



User Guide: VirtualMerchant

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Related Documents

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CHAPTER 1. Introduction

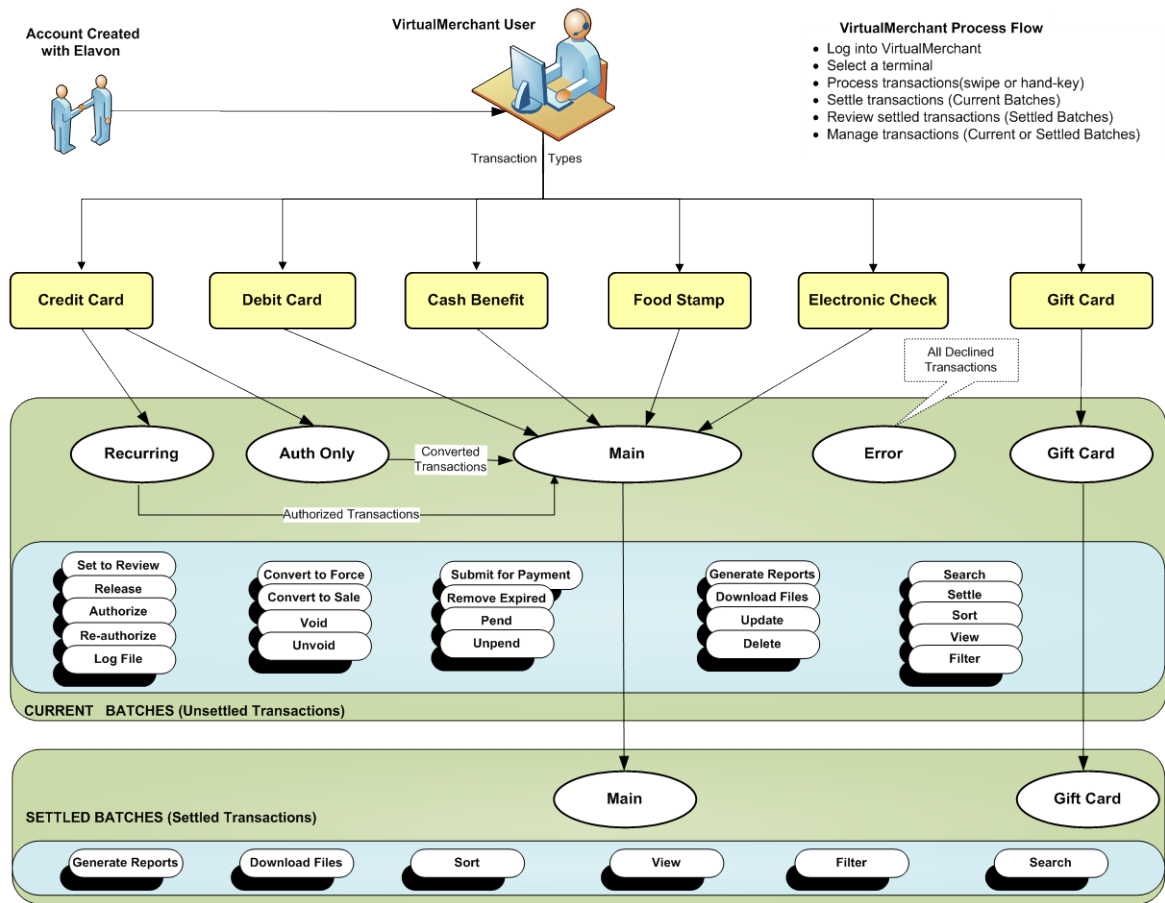
Overview

The VirtualMerchant application is a secure server-based system that supports transaction processing (authorization and settlement) in real-time. The application allows use of a standard web-browser to process transactions as a cost-effective payment solution.

The information needed to process the transactions is sent over a secure, encrypted Internet connection. At its basic level, the terminal submits a customer's transaction information to the VirtualMerchant server. The VirtualMerchant server connects with the network for payment authorization and, if the sale is authorized, the program prints or returns a receipt for the customer. E-mail messages to confirm the order can be sent to customers and the merchant as notification of a new sale. To finalize the sale, fulfill the order and login to the server and select sale for payment processing. Elavon settles the transaction and deposits the funds into your bank account. Sales are automatically archived so they can be referred to at a later date.

VirtualMerchant can:

- Take payments quickly and securely anywhere, anytime – without a major investment of money or effort.
- Accept a full range of payment types – from credit and debit cards to electronic checks and gift cards.
- Transactions can be processed in physical face-to-face, mail order/telephone order or e-commerce environments.
- Easily handle recurring and installment payments.
- Protect financial data and ensures compliance with the latest industry security standards and regulations.
- Designed to accommodate organizations of any size in any business segment.



Features

Versatile and Flexible

- VirtualMerchant supports card present processing for retail environments, card-not-present processing for Mail Order/Telephone Order environments and Electronic Commerce Indicators (ECI) for consumer-initiated transactions on the Internet.
- Set up multiple users with unique login information under one VirtualMerchant ID. This feature allows you to grant or restrict access levels for security and accountability, and permits multiple users to work simultaneously.
- VirtualMerchant accepts: Credit Card, PIN-Based Debit Card, Electronic Benefit Transactions (Food Stamp and Cash Benefits), Electronic Check Transactions for Point-of-Purchase (POP), Electronic Gift Certificate Transactions and Accounts Receivable Conversion (ARC) processing.
- Electronic Gift Card Processing offers the customer more payment choices while adding business value. Integrates *Buy Button* functionality for secure processing of e-commerce transactions.
- Allows smaller businesses to leverage existing PCs to handle all their accounting, inventory management, and payment processing needs.
- Software upgrades are provided as part of the hosted service.

Powerful, Secure Data Management

- Fully-hosted solution minimizes security liability and ensures card association regulations and standards are met.
- Fraud prevention rules can be established for e-commerce transactions that fall outside normal business parameters. Examples: decline transactions based on card number, cardholder IP, email address, or other criteria.
- Business rules can be established for e-commerce transactions that fall outside normal business parameters. Examples: flag transactions by type, value, or other criteria) - those that need further review can be pended.
- The number of computers that uses VirtualMerchant can be limited and so can those persons who will have access. Comma separated value (CSV) data can be exported into other applications by further analysis or tracking.
- A detailed, 12-month history is maintained and supplies powerful, easy-to-use tools to identify trends and analyze transactions over time.
- The latest SSL certificate encryption technologies are employed to ensure transactions are processed in a safe and secure manner.
- VirtualMerchant can be easily configured to ensure user access to appropriate data and reports.

Efficient and Cost-Effective

VirtualMerchant leverages existing PCs and Internet connections, and eliminates the expense to invest in dedicated payment terminals and telephone lines. Transactions are processed in as little as three seconds over a high-speed connection. Authorizations can be processed at the time of the sale or submitted for settlement at a later date, without re-keying the transaction data, (for example: Mail Order/Telephone Order (MO/TO) or delayed delivery environments

Reliable and Easy to Use

VirtualMerchant provides quick and easy access from any web-browser that uses a secure login and does not require hardware specifications, network infrastructure or software installation. Instant assistance is also provided when needed by means of screen-sensitive Help.

What VirtualMerchant Supports	Description
Dynamic Currency Conversion (DCC)	<p>With Elavon's DCC service, international Visa and MasterCard credit card purchases are converted instantly at the point of sale to the cardholder's home currency. To offer DCC, you must be registered and your terminal must be set up to process DCC transactions.</p> <p>DCC is an optional service that gives the cardholder the choice to process and accept the transaction in local or home currency. Rates are automatically updated daily, so merchants can take advantage of the most up-to-date exchange rates in the market. Elavon manages the entire conversion process.</p>
Partial Authorizations	When the issuer identifies that the transaction amount exceeds the funds available on select Visa, MasterCard, or Discover products, VirtualMerchant will return the approved amount, the original requested amount and the balance left to pay. The merchant can then obtain the remainder of the purchase amount in another form of payment.
Real-time Processing	Features a highly efficient multiple-entry mode for key entering a series of non-real-time transactions.
Variety of Peripherals	Peripheral examples: mag-strip readers, PIN pads and receipt printers.
eXtensible Markup Language (XML) and HTTP Post Integration	Provides easy integration into most payment environments.
Market Segment Processing	For the Internet, Retail, and Mail Order/Telephone Order environments.

What VirtualMerchant Supports	Description
Multi-Entry Transactions	Keying and submittal for authorization of multiple transactions.
Recurring and Installment Billing	Allows you to setup automatic billing of credit cards at regular intervals (i.e. monthly, quarterly, annually) on a continual basis or for a predetermined number of payments.
Multi-Merchant Processing	Processing multiple merchant accounts.
Multiple-User Capable	Hierarchical user structure for increased user security.
Enhanced User Rights	Allows you to manage each user's access to select features within the application. Access can be granted or denied at an individual user level.
HTTPS Authorization Interface	An SSL interface to process consumer-initiated transactions is available for payment integration.
Customizable Payment Forms	Online payment and Virtual Terminal Payment forms can be configured to unique business needs.
Auto Settlement	Program can be configured to automatically settle unpended transactions.
Purchasing Card/Business Card Capable	Prompts for customer code and sales tax information to meet Level Two processing requirements.
CVV2 Processing	Meets current Card Verification Value 2 (CVV2, CVC2, and CID) requirements for Card-Not-Present (CNP) transactions.
Address Verification (AVS) Processing	Used to comply with Visa and MasterCard direct marketing requirements and to minimize fraudulent Internet and mail order/telephone order transactions.
Batch Export Options	Supports an XML, tab- or comma-delimited export process for currently open and previously settled batches.
Peripheral Printing Capable	Receipt printing to peripheral printers does not print complete credit card numbers; rather, mask some of the card account numbers on consumer receipts.
Custom Decline Messages	Customize non-approved authorization responses for consumer initiated transactions.
Compatible Carts Section	List shopping cart manufactures alphabetically that have coded to the VirtualMerchant program.
User-Defined Fields	Supports additional user-defined transaction prompts on all payment forms.

System Requirements

To use VirtualMerchant, you must meet the following minimum system requirements:

- Use supported Internet browsers
- Allow VirtualMerchant to display pop-ups in the browser pop-up blockers

Supported Internet Browsers

VirtualMerchant supports most Internet browsers. However, because so many variations of browsers exist in the market, Elavon cannot guarantee that all browsers and browser versions will work.

NOTE: ActiveX controls are required when you use VirtualMerchant with peripherals. Elavon recommends that you use IE 6.0 and higher.

Browser Pop-up Blockers

VirtualMerchant uses pop-up windows as part of the application. You must set up your Internet browser to accept pop-ups before you use VirtualMerchant to process transactions.

You need to add the VirtualMerchant site to the allowed sites in the pop-up blocker for your browser before you begin to use the application. The steps to do this vary and depend on which browser you use. Consult the Help for your browser to learn how to add the VirtualMerchant site to the allowed sites.

NOTE: Pop-ups are small Internet browser windows that appear on top of the Web site that you are viewing.

Security Features

Various security features are built into VirtualMerchant and include:

- System timeouts after inactivity
- Restricted system logins
- Password requirements

System Timeouts

VirtualMerchant allows a session to be inactive for up to 15 minutes. If you are logged in and your session is inactive for 15 minutes, the system automatically logs you out and returns you to the Client Login page.

System Logins

VirtualMerchant only allows one concurrent login per user. If you are logged on from one browser and you access your user account from another browser, the system logs you out of the first browser.

Password Requirements

To use VirtualMerchant, you must meet the following password requirements:

- Passwords are case sensitive (the system differentiates between upper- and lower-case characters)
- Passwords must be a minimum of seven characters long
- Passwords must be alpha-numeric and contain at least one letter and one number
- Passwords must be changed at a minimum of every 45 days
- You cannot reuse your previous 13 passwords

Fraud Protection Features

Various fraud protection features are built into VirtualMerchant and include:

- Referrer URLs
- Fraud Prevention Rules
- Business Rules
- 3D Secure Authentication (Verified by Visa and MasterCard SecureCode)

Referrer URLs

Setting up HTTP referrers in the terminal tells VirtualMerchant to accept transactions from an approved list of websites. While it requires more work to implement, this action helps to prevent fraudulent users from submitting transactions from a different source other than your websites.

Every Gateway transaction captures the URL of the website from which the order originated. This is called the "Referrer URL" and is used to ensure that transactions processed through the merchant account are originating from the website(s) specified. For example, if your application has been setup to accept payments for the products and services from www.mywebsite.com, our security system will automatically block any payment requests that come from another Web address. Refer to the To Configure Your HTTP Options section for information on how to set up referrer URLs.

Fraud Prevention Rules

Fraud Prevention Rules are a customizable set of rules that allow you to build constraints to match your business needs and control how you handle transactions that include the ability to approve or decline transactions or return an error. These rules can serve as an important tool to help you fight, manage and prevent suspicious and costly fraudulent activities. Refer to the Fraud Prevention Rules Setup section for information on how to set up your fraud prevention rules.

VirtualMerchant allows users to setup the following fraud prevention rules on terminals:

1. Merchant IP Address Filter
2. Mobile Payment Filter
3. IP Address Filter
 - a. Individual / Ranges Filter
 - b. Country IP Address Filter
4. Country Filter
 - a. Billing Country Filter
 - b. Shipping Country Filter

5. IP Address & Country Mismatch Filter
 - a. IP Address & Billing Country Mismatch Filter
 - b. IP Address & Shipping Country Mismatch Filter
6. Email Address Filter
7. Card Number Filter
8. Email Domain Filter
9. Transaction Timeout Filter

NOTE: For terminals setup with more than one of the above Fraud Prevention Rules, VirtualMerchant executes the Fraud Prevention Rules in the order presented BEFORE 3DSecure.

Merchant IP Address Filter: Enables you to designate and maintain a list of IP addresses from which you allow transactions to originate. If you use this filter and receive transactions from an IP address that is not in your allowed list, the transactions will be declined.

Mobile Payment Filter: Enables you to designate and maintain a list of mobile devices from which you allow transactions to originate based on the mobile identification numbers. If you use this filter and receive transactions from a mobile device that is not in your allowed list, the transactions will be declined.

IP Address Filter: Enables you to designate and maintain a list of IP addresses of cardholders from which you do not allow transactions to originate. If you use this filter and receive transactions from an IP address that is in your blocked list, the transactions will be declined.

Billing Country Filter: Enables you to designate and maintain a list of billing countries from which you do not allow transactions to originate. If you use this filter and receive transactions from a billing country that is in your blocked list, the transactions will be declined.

Shipping Country Filter: Enables you to designate and maintain a list of shipping countries from which you do not allow a transaction to be shipped to. If you use this filter and receive transactions where the shipping country is in your blocked list, the transactions will be declined.

IP Address & Billing Country Mismatch Filter: Enables you to designate and maintain a list of billing countries and compare the transaction's originating IP address with the billing country provided. This helps to determine whether if the transaction is placed in the country in which it originated. If you use this filter and receive transactions where the billing country does not match the IP address for those countries you have specified in the list, the transactions will be declined.

IP Address & Shipping Country Mismatch Filter: Enables you to designate and maintain a list of shipping countries and compare the transaction's originating IP address with the shipping country provided. This helps to determine if the transaction is placed in the country in which the order will be shipped to. If you use this filter and receive transactions where the shipping country does not match the IP address for those countries you have specified in the list, the transactions will be declined.

Email Address Filter: Enables you to designate and maintain a list of email addresses of cardholders from which you do not accept transactions. If you use this filter and receive transactions from an email address that is in your blocked list, the transactions will be declined.

Card Number Filter: Enables you to designate and maintain a list of card numbers of cardholders from which you do not accept transactions. If you use this filter and receive transactions from a card number that is in your blocked list, the transactions will be declined.

Email Domain Filter: Enables you to validate that the email address entered by cardholders on transactions is a valid domain. If you use this filter and receive transactions from an email address with an invalid domain, an error will be returned.

Transaction Timeout Filter: Enables you to specify a time limit in minutes for a single transaction. If the transaction exceeds the time allowed for processing, it will be declined.

Business Rules

Business Rules is a customizable tool that allows you to build constraints to match your business needs and control how you handle transactions that include the ability to approve, decline or set transactions to a status of pend or review. These rules can serve as an important tool to help you fight, manage and prevent suspicious and costly fraudulent activities.

Types of Business Rules

There are two types of business rules in VirtualMerchant:

- Pre-Processing Business rules
- Post-Processing Business rules

Pre-Processing Business Rules

These rules are applied to transactions before they are sent for authorization and will be declined if the criteria defined are met. They include:

- Ship to Postal Code
- Bill to Postal Code
- Tran Amount
- Return Amount
- Duplicate Checking

Post-Processing Business Rules

These rules are applied to transactions after they are sent for authorization. You can make a decision to “Set to Pend” or “Set to Review” these transactions. They include:

- Ship to Postal Code
- Bill to Postal Code
- Tran Amount
- Return Amount
- AVS Response
- CVV response
- Settlement

Additionally, VirtualMerchant offers enhanced AVS and CVV post-processing to handle filters, where you can make a decision to decline previously authorized transactions that return specific AVS and CVV response codes. Refer to the **Response Codes- AVS Response Codes** and **Response Codes- CVV2 Response Codes** sections for a complete list of AVS and CVV response codes.

NOTE: VirtualMerchant will initiate a reversal on the merchant’s behalf for Visa, MasterCard, and Discover credit card transactions that are set to decline based on the AVS or CVV rules. The reversal will attempt to cancel an authorization and restore the cardholders open to buy, as the card is authorized at the cardholder’s issuing bank and then declined due to the AVS or CVV rule settings. If the reversal is not successful or delayed, your customers could mistake this authorization for a charge as the authorization reduces their available limit. However, a transaction declined for AVS or CVV will not settle and your customer will not be charged.

Business Rules Filters

Ship to Postal Code: Allows you to set up a rule based on a transaction’s Postal Code. This rule is valid only when the comparison value is **Bill to Postal Code**, or a numeric or alphanumeric value.

Example: A user can set up a **Ship to Postal Code** rule and specify that transactions should decline if the postal code value is equal to 99999. If a consumer enters this value as a postal code in the payment form, the transaction will be automatically declined.

Bill to Postal Code: Allows you to set up a rule based on a transaction’s Bill to Postal Code. This rule is valid only when the comparison value is Ship to Postal Code, or a numeric or alphanumeric value.

Example: User can set up a Bill to Postal Code rule and specify that transactions should be set to Pend, if the Bill to Postal Code value is not equal to Ship to Postal Code.

Tran Amount: Allows you to set up a transaction amount or threshold amount for which a rule should trigger a Pend, Set to Review or Decline. This rule applies to Sale, Auth Only and Force transactions.

Example: User can set up a Tran Amount rule and specify that transactions should be Set to Review, if the transaction amount exceeds \$100.00.

Return Amount: Allows you to set up a refund threshold amount for which a rule should trigger a Pend, Set to Review or Decline. This rule applies to refund transactions.

Example: User can set up a transaction to automatically decline if refund is greater than \$100.00.

Duplicate Checking: Allows a merchant to decline duplicate transactions before they are sent for authorization.

A transaction is considered duplicate based on the same Account Number, Transaction Type and Transaction Amount within the same open batch for all payment transaction types, as a minimum condition. In addition to those criteria, you can check for duplicate transactions based on Invoice Number, a Required User Defined field or a pre-defined timeframe in which to look for duplicate transactions and includes:

- 5 minutes
- 10 minutes
- 15 minutes
- 30 minutes
- 1 hour

NOTES:

- The original transaction must be approved in the batch to trigger the duplicate rule. The rule will not be triggered if VirtualMerchant has not received the response from the original transaction.
- The Duplicate Checking rule does not apply to transactions in a closed batch. For example: a merchant can send a transaction, settle the transaction and then re-send the same transaction. This is not considered a duplicate transaction.

AVS Response: Allows you to set up a rule based on the Address Verification response. AVS compares the billing address provided by your customer during the transaction to the address on file with the credit card issuer. This rule allows you to choose to Pend, Set to Review, or Decline a transaction that has returned a specific AVS response as defined in the rule. To implement AVS, you must collect the customer's billing address and ZIP code (Refer to the **Response Codes- AVS Response Codes** section for a complete list of AVS response codes).

Example: User can set up a transaction to Set to Review, if the address passed in the authorization does not match the address at the bank.

CVV Response: Allows you to set up a rule based on the Card Verification Value response. This rule compares the CVV/CID value provided by the customer at the time of the authorization to the CVV value on file with the credit card issuer returned in the authorization response. This rule allows you to Pend, Set to Review, or Decline a transaction that has returned a specific CVV response as defined in the rule. To implement CVV, you must pass the CVV/CID value (Refer to the **Response Codes- CVV2 Response Codes** section for a complete list of CVV response codes).

Example: User can set up a transaction to Pend if the Card Verification Value does not match.

Settlement: Allows you to set up a rule based on the batch settlement response. This rule is defined to check to see if the settlement was successful.

Example: User can receive an email notification if a batch settlement is successful or not.

Refer to the Business Rules Setup section for information on how to set up your business rules.

3D Secure Authentication (Verified by Visa and MasterCard SecureCode)

3D Secure is a security tool that enables cardholders to authenticate their identity to their card issuer through the use of Visa's Verified by Visa™ and MasterCard's SecureCode™ services. 3D Secure adds another layer of security to cardholders by the prevention of fraudulent purchases in an e-commerce environment. For our merchants, it reduces the number of unauthorized transactions. VirtualMerchant users who process transactions in an integrated e-commerce environment will be able to take advantage of this functionality with no additional charge.

Cardholders who have a Visa or MasterCard from a participating Issuer will be presented an additional window hosted by the Card Issuer. If cardholders have already established a password or private code for their credit card, they will be prompted to enter that identifier to authenticate them before the transaction is submitted for authorization. If a cardholder has a participating credit card but has not yet established their password or private code, they will be prompted to do so. Refer to the Set up 3D Secure section for information on how to set up 3D Secure.

CHAPTER 2. Getting Started

This section provides you with some basic information that you may need before you are able to use VirtualMerchant. You will need to know how to:

- Set up your VirtualMerchant account
- launch the application
- Log on to the application
- Reset your password
- Seek assistance if necessary

Setting Up VirtualMerchant Accounts

Before you can access VirtualMerchant, you need to have your account set up by Elavon's system administrators. If you have not already had your account created, you can contact Elavon customer service at 1-866-451-4007, option 2.

Launching VirtualMerchant

You can access VirtualMerchant only through your Internet-connected personal computer (PC).

1. Enter URL <https://www.myVirtualMerchant.com> in your browser window.

The **VirtualMerchant Login** page appears.




[Client Login](#) • [Support](#) • [Demo](#)



2. Click **Client Login** to access the **User Login** page.

The **VirtualMerchant User Login** page appears.

[MerchantConnect](#) | [Support Section](#) | [Help](#)



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User Login

Enter your user name and password information.

Login

Credentials

Account ID:

User ID:

Password:

[Forgot Password](#)

Merchants may use the "Forgot Password" link to change or reset their existing Password. To change the given password, users must enter their current Account ID and User ID. If you do not know your Account ID or User ID please contact your administrator or our support desk at 1-800-377-3962.

Password Instructions

Each user's case-sensitive password must meet the following criteria

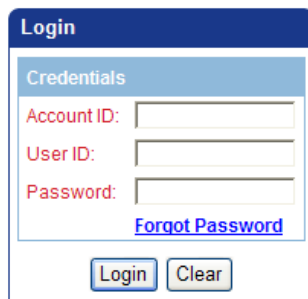
- The password must be a minimum of seven (7) characters in length.
- The password must be an alpha-numeric value containing at least one letter and one number.
- The password must be changed at a minimum of every forty-five (45) days.
- The previous thirteen (13) passwords cannot be reused.

Logging On to VirtualMerchant

After you select the **Client Login** link on the **Launch** page, you will see the **User Login** page shown below. To log on to the application, you need to have your correct logon information (refer to the Setting Up VirtualMerchant Accounts section).

User Login

Enter your user name and password information.



Merchants may use the "Forgot Password" link to change or reset their existing Password. To change the given password, users must enter their current Account ID and User ID. If you do not know your Account ID or User ID please contact your administrator or our support desk at 1-800-377-3962.

Password Instructions

Each user's case-sensitive password must meet the following criteria

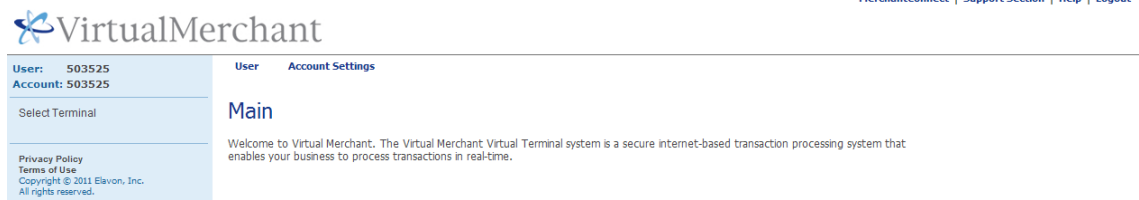
- The password must be a minimum of seven (7) characters in length.
- The password must be an alpha-numeric value containing at least one letter and one number.
- The password must be changed at a minimum of every forty-five (45) days.
- The previous thirteen (13) passwords cannot be reused.

NOTE: If you do not have this information, contact Customer Service at the number provided above in the Account Set Up section.

Use the following steps to log on to VirtualMerchant:

1. Enter your **Account ID**.
2. Enter your **User ID**.
3. Enter your **Password**.

4. Click **Login** to continue to the **VirtualMerchant Home** page.



NOTES:

- If you want to remove your entries, click **Clear**.
- If this is your first time to log on, you will be prompted to reset your password. Refer to the Resetting Your Initial Password procedure for more information.
- Refer to the Password Requirements section for password requirements information.

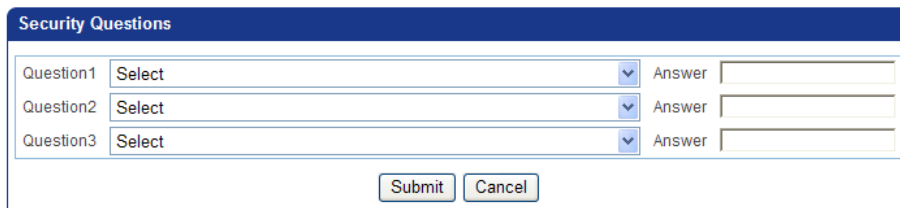
Resetting Your Initial Password

When you first access VirtualMerchant, you will use the password assigned to you by Elavon's customer service. After you use that initial password to log on, you will be prompted to reset your password as shown below.

User Login

Your password has expired

Before you update your password, you must select three security questions and provide answers to them in the space provided below. Should you forget your password, these questions will enable you to reset your password without having to contact customer support.



Security Questions

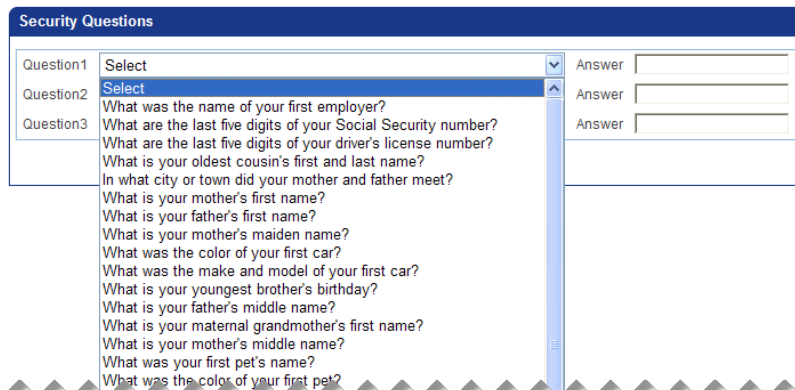
Question1	Select	Answer	<input type="text"/>
Question2	Select	Answer	<input type="text"/>
Question3	Select	Answer	<input type="text"/>

1. Select your security question from the **Question 1** drop-down list.

User Login

Your password has expired

Before you update your password, you must select three security questions and provide answers to them in the space provided below. Should you forget your password, these questions will enable you to reset your password without having to contact customer support.

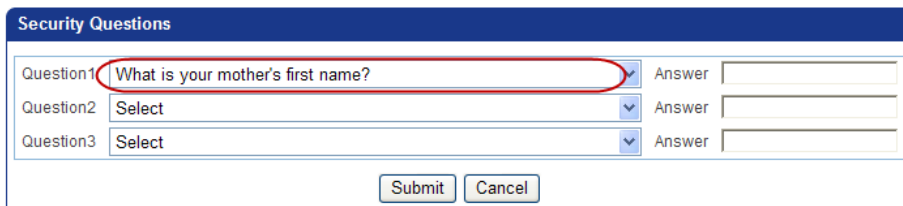


Security Questions

Question1	Select	Answer	<input type="text"/>
Question2	Select	Answer	<input type="text"/>
Question3	Select	Answer	<input type="text"/>

What was the name of your first employer?
 What are the last five digits of your Social Security number?
 What are the last five digits of your driver's license number?
 What is your oldest cousin's first and last name?
 In what city or town did your mother and father meet?
 What is your mother's first name?
 What is your father's first name?
 What is your mother's maiden name?
 What was the color of your first car?
 What was the make and model of your first car?
 What is your youngest brother's birthday?
 What is your father's middle name?
 What is your maternal grandmother's first name?
 What is your mother's middle name?
 What was your first pet's name?
 What was the color of your first pet?

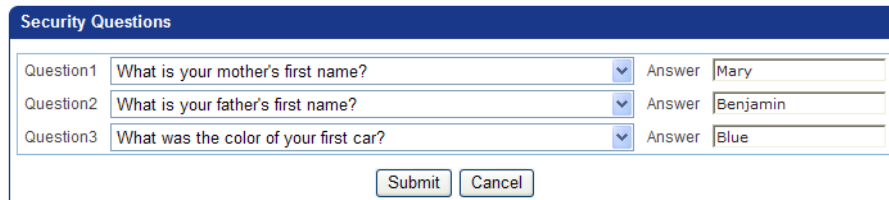
Your selected question appears as shown below.



Security Questions

Question1	What is your mother's first name?	Answer	<input type="text"/>
Question2	Select	Answer	<input type="text"/>
Question3	Select	Answer	<input type="text"/>

2. Enter your **Answer** to **Question 1**.
3. Select your security question from the **Question 2** drop-down list.
4. Enter your **Answer** to **Question 2**.
5. Select your security question from the **Question 3** drop-down list.
6. Enter your **Answer** to **Question 3**.



The Security Questions form has a blue header with the title "Security Questions". It contains three rows of questions, each with a dropdown menu for the question and a text input for the answer. The questions are: "What is your mother's first name?", "What is your father's first name?", and "What was the color of your first car?". The answers entered are "Mary", "Benjamin", and "Blue". At the bottom of the form are two buttons: "Submit" and "Cancel".

Question	Answer
Question1 What is your mother's first name?	Mary
Question2 What is your father's first name?	Benjamin
Question3 What was the color of your first car?	Blue

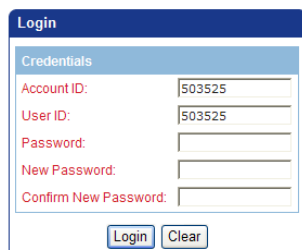
Submit Cancel

7. Click **Submit**.

The **User Login** screen displays.

User Login

Enter your user name and password information.



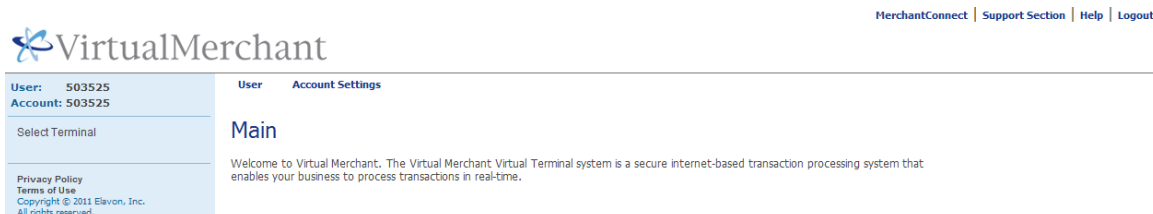
The User Login form has a blue header with the title "Login". It contains a section titled "Credentials" with five input fields: "Account ID:", "User ID:", "Password:", "New Password:", and "Confirm New Password:". The "Account ID" and "User ID" fields contain the value "503525". At the bottom of the form are two buttons: "Login" and "Clear".

Credentials
Account ID: 503525
User ID: 503525
Password:
New Password:
Confirm New Password:

Login Clear

8. Enter your old **Password**.
9. Enter your **New Password**.
10. Enter your new password again in the **Confirm New Password** field.
11. Click **Login**.

The **VirtualMerchant Home** page displays.



The VirtualMerchant Home page features a blue header with the VirtualMerchant logo and navigation links: "MerchantConnect", "Support Section", "Help", and "Logout". The main content area is divided into two columns. The left column contains a sidebar with the user's account information (User: 503525, Account: 503525), a "Select Terminal" button, and links to "Privacy Policy", "Terms of Use", and "Copyright © 2011 Elavon, Inc. All rights reserved.". The right column contains a "Main" section with a welcome message and a "Main" button. At the bottom of the page are two buttons: "User" and "Account Settings".

MerchantConnect | Support Section | Help | Logout

VirtualMerchant

User: 503525
Account: 503525

Select Terminal

Privacy Policy
Terms of Use
Copyright © 2011 Elavon, Inc.
All rights reserved.

User Account Settings

Main

Welcome to Virtual Merchant. The Virtual Merchant Virtual Terminal system is a secure internet-based transaction processing system that enables your business to process transactions in real-time.

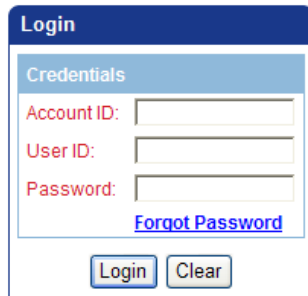
User Account Settings

Resetting Your Latest Password

You can reset your password within the VirtualMerchant application without a call to Customer Support. You can find this Password Reset option on the User Login screen.

User Login

Enter your user name and password information.

The image shows a 'Login' form with a blue header. Below the header is a 'Credentials' section with three input fields: 'Account ID:', 'User ID:', and 'Password:'. A blue link labeled 'Forgot Password' is positioned below the 'Password' field. At the bottom of the form are two buttons: 'Login' and 'Clear'.

Merchants may use the "Forgot Password" link to change or reset their existing Password. To change the given password, users must enter their current Account ID and User ID. If you do not know your Account ID or User ID please contact your administrator or our support desk at 1-800-377-3962.

Password Instructions

Each user's case-sensitive password must meet the following criteria

- The password must be a minimum of seven (7) characters in length.
- The password must be an alpha-numeric value containing at least one letter and one number.
- The password must be changed at a minimum of every forty-five (45) days.
- The previous thirteen (13) passwords cannot be reused.

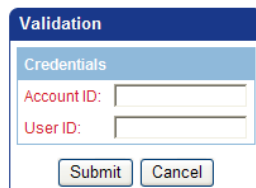
To reset your password, follow the steps below:

1. Click **Forgot Password**.

The **Account Validation** screen displays.

Account Validation

Enter Account ID and User ID

The image shows a 'Validation' form with a blue header. Below the header is a 'Credentials' section with two input fields: 'Account ID:' and 'User ID:'. At the bottom of the form are two buttons: 'Submit' and 'Cancel'.

2. Enter your **Account ID**.
3. Enter your **User ID**.

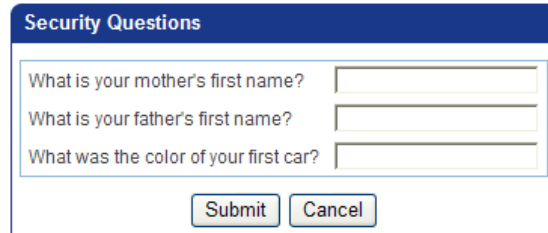
NOTE: If you do not know your **Account ID** or your **User ID**, contact your Administrator or our Customer Support desk for assistance (1-800-377-3962).

4. Click **Submit**.

The **Security Questions** screen displays.

Security Questions

You must correctly answer two of the following questions.



NOTE: If you have not set up your **Security Questions**, an error message informs you to contact Customer Support.

5. Enter your answers to the three security questions.

NOTE: You must answer two of the three security questions correctly.

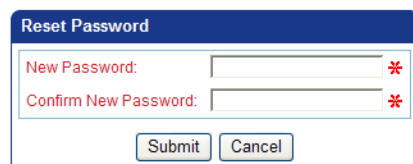
6. Click **Submit**

The **Reset Password** screen displays.

Reset Password

Enter and confirm new password. Password must meet the following criteria

- The password must be a minimum of seven (7) characters in length.
- The password must be an alpha-numeric value containing at least one letter and one number.
- The password must be changed at a minimum of every forty-five (45) days.
- The previous thirteen (13) passwords cannot be reused.



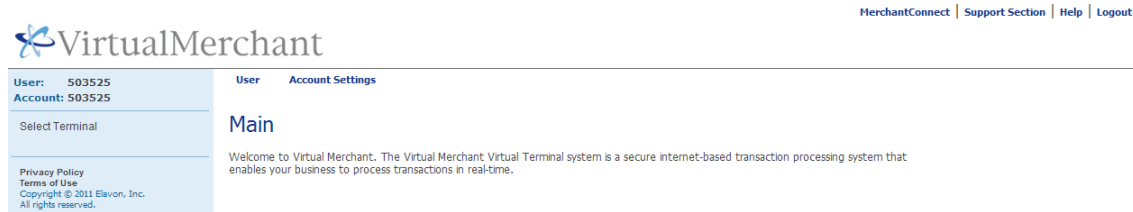
7. Enter your **New Password**.
8. Confirm your **New Password**.
9. Click **Submit**.

The system successfully resets your password.

VirtualMerchant Interface

When you launch VirtualMerchant the **Main** screen displays. Components of the VirtualMerchant interface include:

- Support Menu Options
- Configuration Menu Options
- Transaction Menu Options



Support Menu Options

The Support Menu Options contain the following links:

- MerchantConnect
- Support Section
- Help
- Logout



The MerchantConnect Link

To access the MerchantConnect link, click **MerchantConnect**.

The MerchantConnect Home page opens in a new browser window. MerchantConnect is the online support and reporting tool that provides free access to your monthly statements, recent deposits, charge backs and retrieval requests, customer support and much more.



Welcome to MerchantConnect. This site contains all the information you need to manage your electronic payment activity.



MERCHANT LOGIN

User ID

Password

[register](#) [forgot password?](#) [demo](#)

The Support Section Link

To access the Support Section link, click **Support Section**.

The **Support Section** screen displays. This screen gives you access to:

- Other links to submit feedback by e-mail
- View compatible shopping cart information
- Download the developer , user and VM mobile guides
- Download the peripheral driver for the devices that are used with VirtualMerchant
- Access release notes for the application

Support Section

Self-Service Support

Self-Service Support
User Feedback
<ul style="list-style-type: none">■ Submit Feedback Email
Compatible Shopping Cart List
<ul style="list-style-type: none">■ View Compatible Cart List
User Manuals
<p>The Developer Guide focuses on the processes and settings available to the developer to effectively integrate a point of sale application (website, software application, shopping cart, etc.) to the VirtualMerchant payment gateway, in order to process transactions.</p> <ul style="list-style-type: none">■ Download Developer Guide <p>The User Guide assists merchants with daily use of the Virtual Terminal. The Virtual Terminal allows merchants to configure and manage their account, process and review transactions, and much more.</p> <ul style="list-style-type: none">■ Download User Guide <p>The Mobile User Guide describes how merchants can easily and securely accept payments from consumers, using the VirtualMerchant Mobile Application, which is available on select mobile devices. It describes how to download, setup, and use the VirtualMerchant Mobile Application to process transactions.</p> <ul style="list-style-type: none">■ Download VM Mobile Guide
Peripheral Driver
<p>The peripheral driver is designed to enable your Virtual Terminal to utilize supported peripheral devices for generating receipts, capturing PIN information and check images.</p> <ul style="list-style-type: none">■ Download Peripheral Driver <p><i>Note: Only Internet Explorer 6.0 or greater is currently supported.</i></p>
Release Notes
<div>May 2012 ▾ <input type="button" value="Display"/></div>

User Feedback

In the **User Feedback** section, the **Submit Feedback Email** link allows you to submit product feedback by e-mail to the VirtualMerchant support channel for assistance.

1. Click the **Submit Feedback Email** link.



The **Feedback Email** screen displays.

Feedback Email

Please share your feedback on any issues you find throughout the VirtualMerchant Web site. The drop menu beside the Description of Feedback section will give you a choice of the issue that most closely describes the problem you are encountering.

Please give VirtualMerchant the exact **URL (Web address)** of the page on which you encountered the issue. This can be done by copying the address from the window at the top of the opened Web page and pasting it in the **URL (Web address)** section window.

In the Feedback Message window, please give VirtualMerchant a detailed description telling exactly how you found the issue. This will help VirtualMerchant quickly correct the issue.

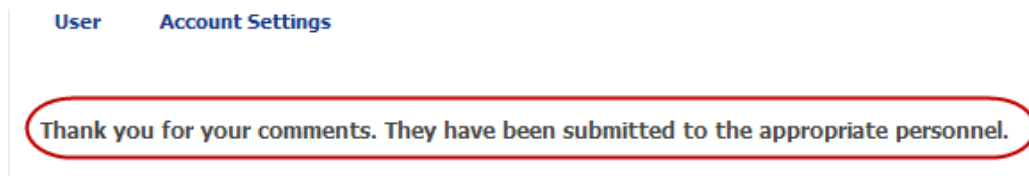
Note that all fields with an asterisk (*) are required.

 A screenshot of a web form titled "Feedback Form" in a blue header. The form contains several fields: "Description of Feedback" with a dropdown menu currently showing "Feedback"; "System Name" with a text input field; "URL (Web Address)" with a text input field; "Your E-mail Address" with a text input field marked with a red asterisk; and "Feedback Message (Max 2000 chars allowed)" with a large text area marked with a red asterisk. At the bottom of the form are two buttons: "Submit Feedback" and "Cancel".

2. In the **Description of Feedback** drop-down list, select the category for the feedback request from the following:
 - **Feedback** - Used to make any additional comment or ask questions related to the VirtualMerchant application
 - **Suggestion** - Used to make suggestions for improvement in the VirtualMerchant application
 - **Issue** - Used to indicate any processing problems encountered within the VirtualMerchant application
 - **Complaint** - Used to send an e-mail complaint to our customer service team
3. Enter your company name in the **System Name** field.
4. Enter the VirtualMerchant URL related to content of the e-mail in the **URL (Web Address)** field.

5. Enter the e-mail address for a response in the **Your E-mail Address** field. This is a required field.
6. Enter **Feedback Message**. Be very descriptive and indicate exactly the steps that led to the problem.
7. Click **Submit Feedback**.

The system sends an e-mail to your email account, closes the **Feedback Email** screen and displays the following message.



Compatible Shopping Cart List

Not all Internet shopping carts are compatible with VirtualMerchant. The **View Compatible Cart List** link shows all of the shopping carts that are compatible for use with the VirtualMerchant application.

1. Click the **View Compatible Cart List** link.

Compatible Shopping Cart List

■ [View Compatible Cart List](#)

The **Compatible Carts** screen displays.

Compatible Carts

Use this page to manage the shopping cart submissions.

Please note that Elavon in no manner, either expressly or by implication, endorses any of the shopping carts utilized for the VirtualMerchant product. Additionally, Elavon is not responsible for, nor does it support the functionality of any of the shopping carts utilized for the VirtualMerchant product, nor shall it assume any liability at law or otherwise, for shopping cart errors, omissions, or security compromises should they occur.

Company Name	Product Name	Sales Contact
1&1 Internet, Inc. www.1and1.com	1&1 eShops	Various Support Staff People 077-461-2631 sales@1and1.com
1GreatShoppingCart.com http://www.1greatshoppingcart.com/myvm	1GreatShoppingCart.com	Sales 1-800-803-1669 support@1greatshoppingcart.com
1Shoppingcart http://www.1shoppingcart.com/shopping-cart-software.asp	1Shoppingcart	Sales Department 888-255-6230 sales@1shoppingcart.com
3dcart http://www.3dcart.com	3dCart Shopping Cart Software	Sales 800-828-6650 sales@3dcart.com
AB Corporation Limited www.thewebdrivers.com	OsCommerce MyvirtualMerchant payment module	Mayur Sabharwal +919871419619 mail@thewebdrivers.com
Tropical Web Creations, Inc. www.cf-ecart.com	cf_ecart	David S. ... 877-207-6397 buddy@twcreations.com
Turnkey Web Tools, Inc. www.twt-inc.com	SunShop Shopping Cart	Sales 800.673.4898 x 1 sales@twi-inc.com

Add Cart

Display 25

2. In the **Display** drop-down list, select the number of carts you want to be shown at a time from the following: 25, 50, 75, 100, 250, 500, 750 and 1000.

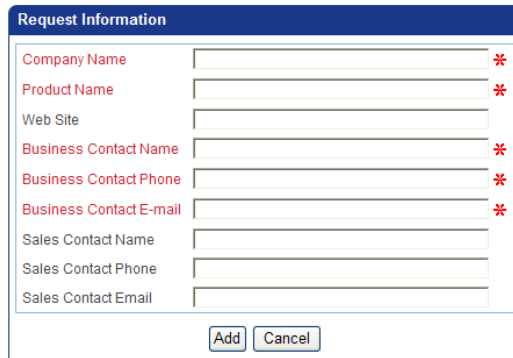
The screen refreshes to reflect the new selection.

3. Click **Add Cart** to submit a request to have an additional shopping cart added to the list.

The **Add Cart** screen displays.

Add cart

Add the information from the shopping cart submission. Note that all fields with an asterisk (*) are required.



A screenshot of a web form titled "Request Information". The form contains several input fields, each with a red asterisk (*) indicating it is required. The fields are: Company Name, Product Name, Web Site, Business Contact Name, Business Contact Phone, Business Contact E-mail, Sales Contact Name, Sales Contact Phone, and Sales Contact Email. At the bottom of the form are two buttons: "Add" and "Cancel".

4. Enter the appropriate information and click **Add** to send the request to the VirtualMerchant support channel for review.

NOTE: Elavon uses the Business Contact information to contact the shopping cart company and copies the Sales Contact Information in the **Compatible Carts List** for external contact information.

User Manuals

The **Developer Guide** provides information about how to integrate VirtualMerchant into a personal site, with examples that show the functions of the VirtualMerchant features. The **User Guide** provides information about the daily use of VirtualMerchant.

Click the **Download Developer Guide** or **Download User Guide** links, to open the respective guides.



A screenshot of a web page section titled "User Manuals". It contains two paragraphs of text: "The Developer Guide is designed to help your Web developer integrate into your personal site." and "The User Guide is designed to assist in the daily use." Below the text are two bullet points with links: "■ [Download Developer Guide](#)" and "■ [Download User Guide](#)".

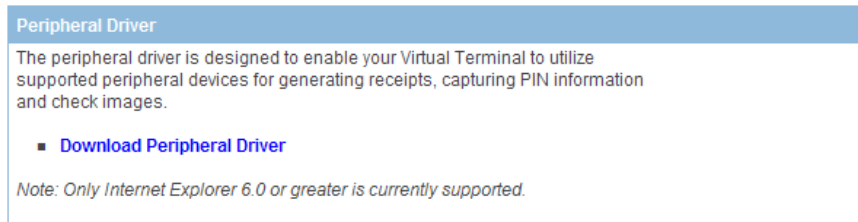
NOTE: You will need the **Adobe Acrobat Reader** to read both of the PDF formatted guides.

Peripheral Driver

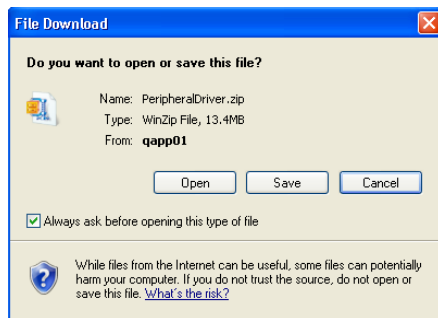
Use the **Peripheral Driver** link to download the Windows-based peripheral driver application so you can use supported peripheral devices to generate receipts, capture PIN information and check images.

NOTE: Microsoft® ActiveX® support is required for your browser.

1. Click the **Download Peripheral Driver** link.



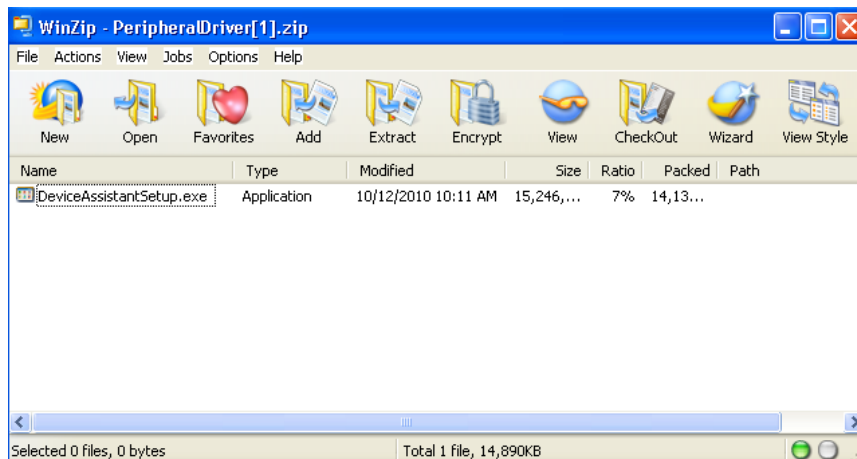
The **File Download** dialog box displays.



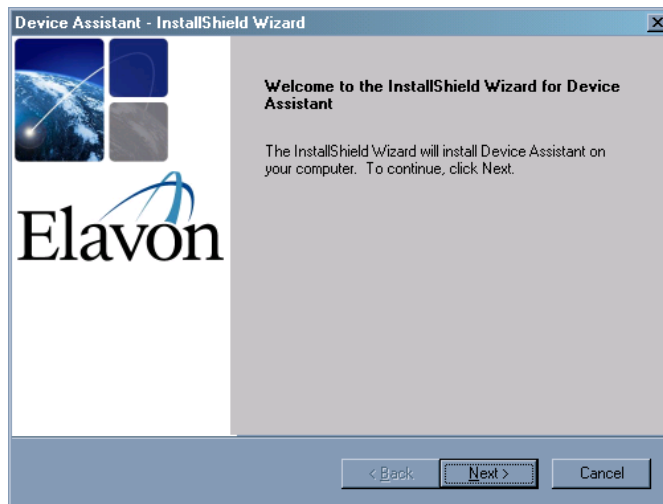
2. Click **Open**.

A status bar shows the status of the download.

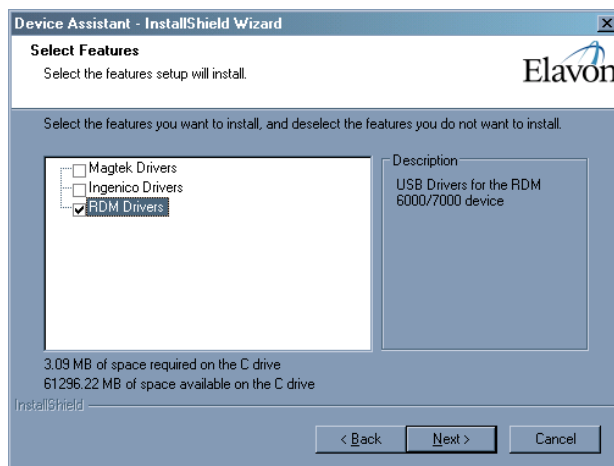
3. Once the download has completed, the **WinZip** (or applicable application) window appears and contains the **DeviceAssistantSetup.exe** application.



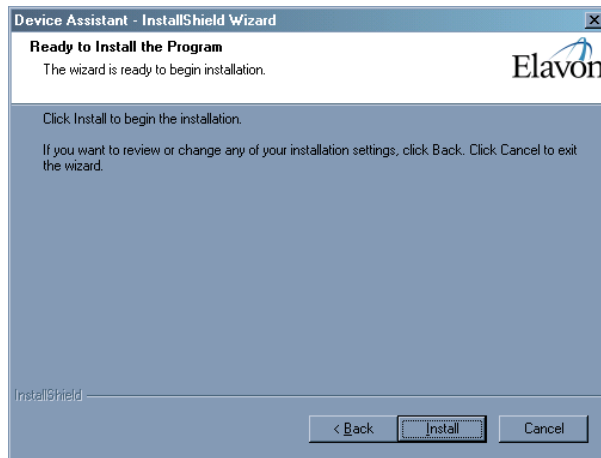
4. Double-click **DeviceAssistantSetup.exe** to launch the **Install** process.



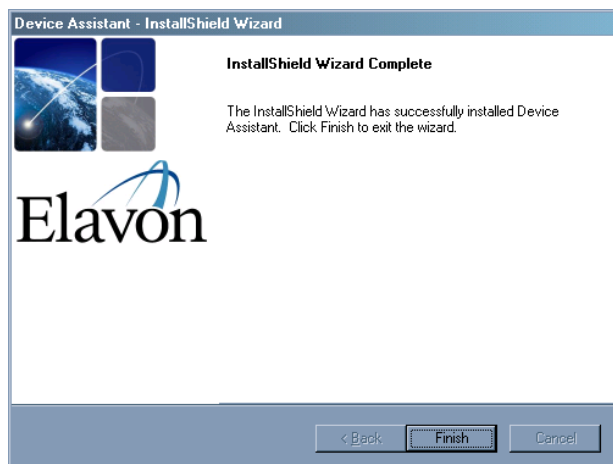
5. Click the **Next**.



6. Select the check boxes for the components that you need to install and then click **Next**.



7. Click **Install** to continue the installation.



8. Click **Finish** to complete the installation.

NOTE: At this point, the installation is completed, but the configuration of the device is not complete. Your system will not work with this device until it is properly configured.

9. To configure the device, if you have completed training, contact Software Technical Support at **1-800-377-3962**. If you need training, contact the Merchant Activation Department at **1-866-451-4007**.

Release Notes

Release Notes provide links to supplementary documents that are delivered to the customer when bugs are fixed or enhancements are made to the VirtualMerchant application.

Click the desired link to open a release note document.

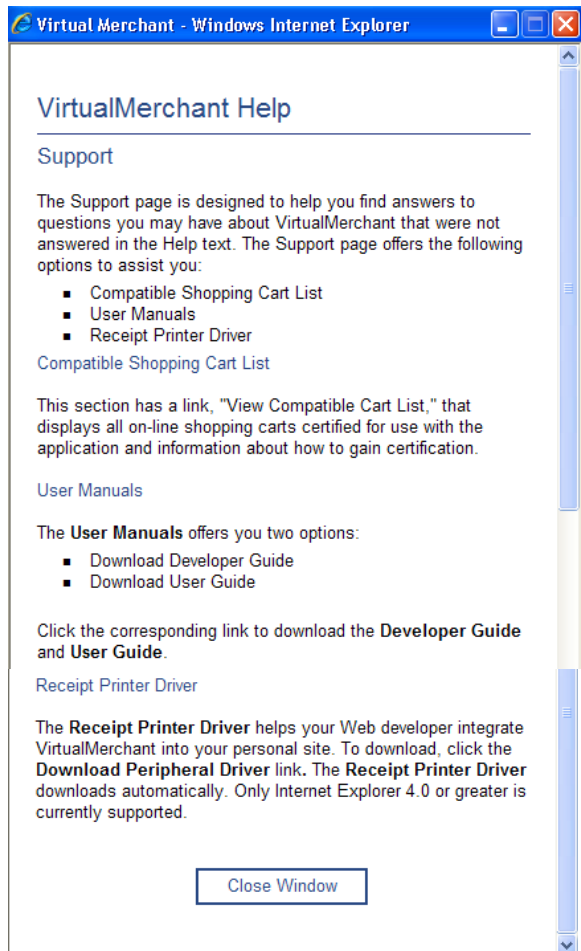
Release Notes

- [Release Notes January 2011](#)
- [Release Notes July 2011](#)
- [Release Notes August 2011](#)
- [Release Notes October 2011](#)

The Help Link

To access the Help link, click **Help**.

The **VirtualMerchant Help** screen displays in a new browser window. This screen displays the help contents for the current section. Select the subject for which you require more information.



The Logout Link

To access the Logout link, click **Logout**.

This option logs you out of the VirtualMerchant application.

Configuration Menu Options

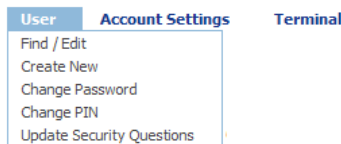
The Configuration Options contains the following menus:

- User
- Account Settings
- Terminal



User Menu

User Management is designed to help you create users, which allows you to set up the access and permissions for your employees. To access the User menu, click **User**.

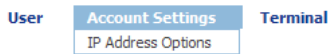


The following options are available:

- **Find/Edit** - allows you to locate your individual users and access and edit information about them
- **Create New** - allows you to create a new user account
- **Change Password** - allows you to change your own password
- **Change PIN** - allows you to enter a new PIN
- **Update Security Questions** - allows you to confirm your password, select desired questions and provide answer provide to each

Account Settings Menu

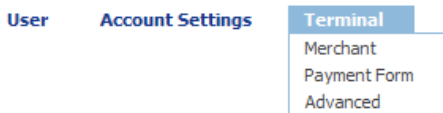
Account Settings Management is designed to help you set specific account level checks. To access the Account Settings menu, click **Account Settings**.



There is only one option available, **IP Address Options**. This allows you to configure IP checks for your existing accounts.

Terminal Menu

The Terminal menu displays after you have selected a terminal (refer to the Side Bar section below). To access the Terminal menu, click **Terminal**.



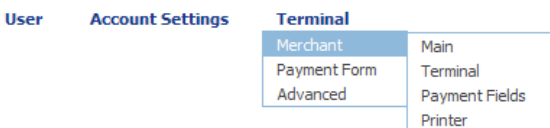
Terminal Management is designed to help you with the following configurations:

- **Merchant (Merchant Setup)** - allows you to set up the terminal, payment form and printer information for your company
- **Payment Form (Payment Form Setup)** - allows you to set up various forms
- **Advanced (Advance Setup)** - allows you to set up the system and error messages

Terminal Management menu items are further divided into submenus as follows:

Merchant (Merchant Setup)

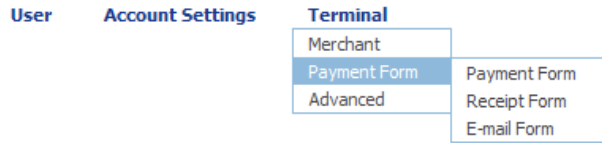
The Merchant (Merchant Setup) menu consists of:



- **Main** - allows you to view and edit merchant information
- **Terminal** - allows you to view the set up information for a terminal
- **Payment Fields** - allows you to create or modify the fields that appear on payment forms
- **Printer** - allows you to configure the receipt printing options

Payment Form Menu

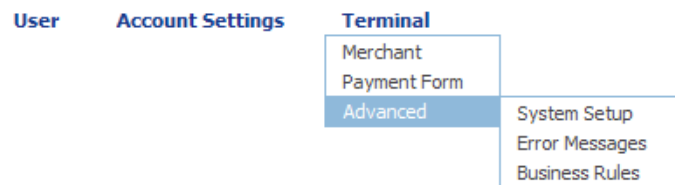
The Payment Form menu configuration consists of:



- **Payment Form** - allows you to add custom headers and footers, define color and attach images to be displayed on the payment form
- **Receipt Form** - allows you to define payment receipt form options
- **E-mail Form** - allows you to setup approved and declined e-mail notification options

Advanced Menu

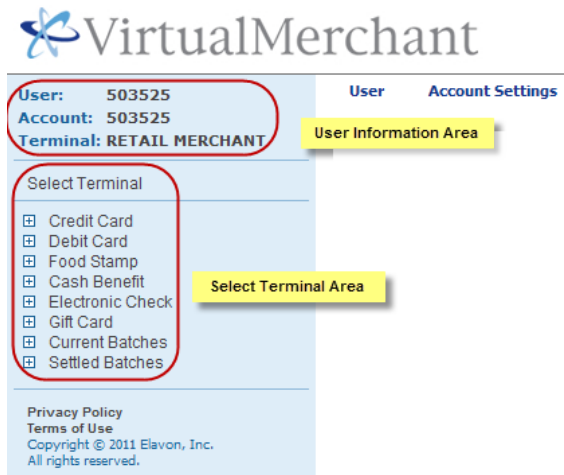
The Advanced menu configuration consists of:



- **System Setup** - allows you to setup auto-settlement and define HTTP options
- **Error Messages** - allows you to define custom error messages to appear in the payment form
- **Business Rules** - allows you to define custom rules for terminal-based transactions

Transaction Menu Options

The Transaction Menu Options contains two areas: the **User Information** and the **Select Terminal** menu.



The User Information Area

This area displays your user, account and terminal ID.

The Select Terminal Menu Area

When you select a terminal, the rights to which you are assigned are listed in this area.

Getting Assistance from Elavon

You may occasionally require assistance from Customer Service for issues when you:

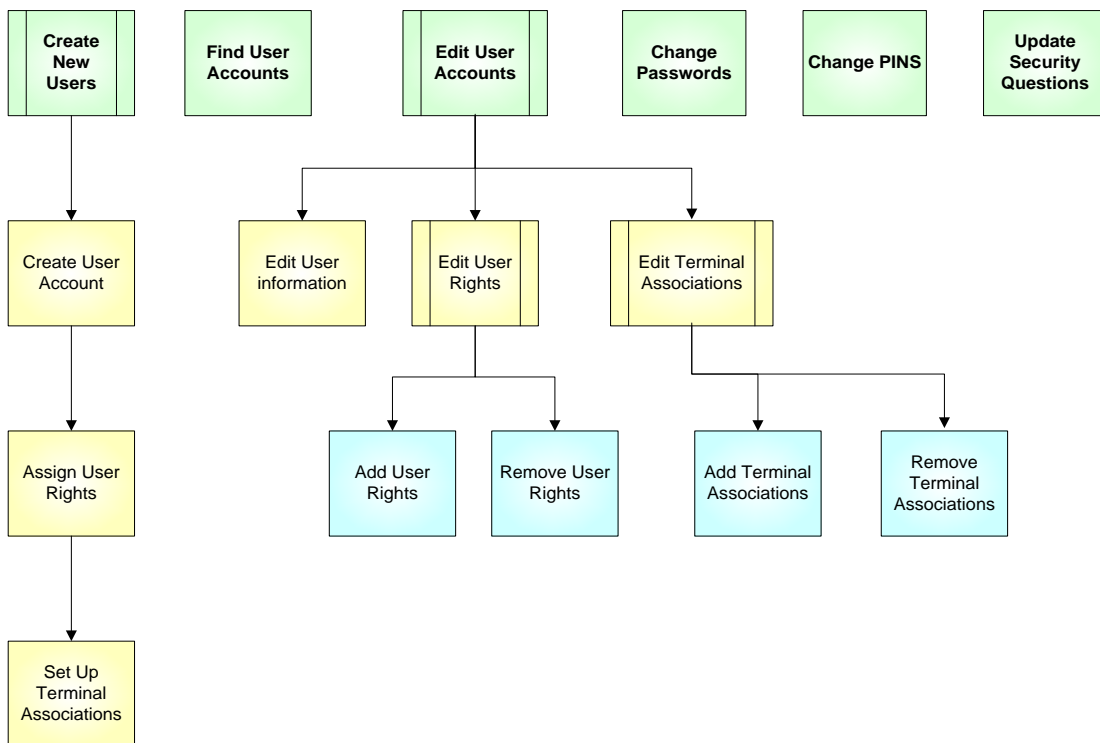
- Lose log in information for new customers such as account IDs, user IDs and temporary passwords
- Forget your current password
- Need assistance to use VirtualMerchant

You can contact Elavon's Customer Service at 1-866-451-4007, option 2.

CHAPTER 3. Managing Users

This chapter tells you how to manage the users of the accounts that you have set up and contains a variety of functions that tell you how to:

- Create new users
- Find user accounts
- Edit user accounts
- Change passwords
- Change PINs
- Update Security Questions



Creating a New User

To access a VirtualMerchant account, you must be added to the system as an authorized user. The Merchant Administrator for an account controls the entire account and is allowed to:

- Create users (single users, and multiple users who can log in and process transactions simultaneously)
- Create hierarchy of users with similar or varying degrees of permissions and access
- Delegate the ability to manage a hierarchy of users to another user

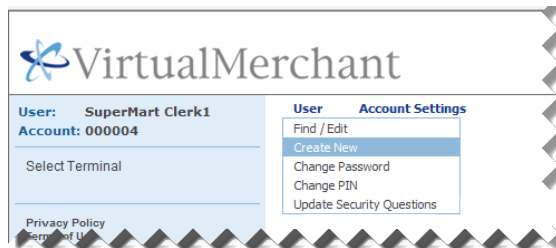
When you have a Merchant Administrator to control these functions, you can manage efficiently and create a system of accountability.

Follow these guidelines to create a user account:

- Create new user account
- Assign new user rights
- Add terminal associations to the user profile
- Create new user account from existing user profile
- Copy terminal associations to a new user

To Create New User Accounts

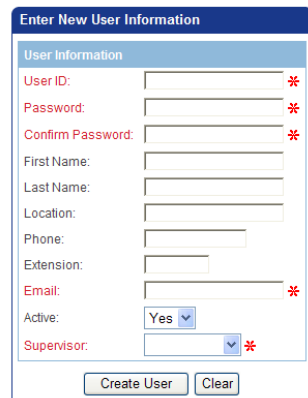
1. Select **User** | **Create New**.



The **Create New User** screen displays.

Create New User

Complete all information and click Create at the bottom of the form. Fields with an asterisk (*) are required.



NOTES:

- All fields with an asterisk are required.
- Refer to the Password Requirements section for password requirements information.

2. Enter your **User ID**.
3. Enter your **Password**.
4. Re-enter your password in the **Confirm Password** field.

NOTES: The next five fields are not required, but you can enter this user information if you wish:

- Enter the user's **First Name**.
- Enter the user's **Last Name**.
- Enter the user's **Location**.
- Enter the user's **Phone** number.
- Enter the user's phone **Extension**.

5. Enter **Email** address.
6. Select **Yes** or **No** from the drop-down list to indicate if **Active**.

Examples of new users who would not be active would be new hires that have not yet started work or employees out on medical leave. This field is set to **Yes** by default.

7. Select **Supervisor** from the drop-down list.

NOTE: The default Supervisor is the current user's supervisor or the Merchant Administrator, if the user logged in is the Merchant Administrator.

8. Click **Create User** to add the new user account.

The **New User Confirmation** screen displays the fields that you entered on the **Create New User** screen along with a message to confirm that the user ID was added successfully.

New User Confirmation

This page is used to confirm the new user information.

SuperstoreClerk - Added successfully.

New User

User Information	
User ID:	SuperstoreClerk
First Name:	Samuel
Last Name:	Brown
Location:	Atlanta
Phone:	770-897-2698
Extension:	2698
Email:	sam.brown@abc.com
Active:	Active
Supervisor:	503525

NOTE: Click **Clear** to clear all data entered on the **Create New User** screen.

To Assign Rights to a User

User rights are specific access and permissions granted to a user.

1. On the **New User Confirmation** screen, click **Rights**.

New User Confirmation

This page is used to confirm the new user information.

SuperClerk30 - Added successfully.

New User

User Information

User ID: SuperClerk30
First Name:
Last Name:
Location:
Phone:
Extension:
Email: SuperClerk30@abc.com
Active: Active
Supervisor: SuperClerk20

Rights
Terminals

The **Edit User Rights** screen displays.

Edit User Rights

Update an existing user's rights

Update Rights for: SuperClerk20

Default Selection Options

▼

(You may still make individual selections)

Virtual Terminal - Transactions

☐ Credit Card-Sale
☐ Credit Card-Return
☐ Credit Card-Inquiry

☐ Credit Card-Force
☐ Credit Card-Auth Only
☐ Credit Card-AVS Only

☐ Credit Card-Recurring
☐ Credit Card-Installment
☐ Credit Card-Multientry

☐ Credit Import Batch
☐ Recurring Import Batch
☐ Debit Card-Purchase

☐ Debit Card-Return
☐ Debit Card-Inquiry
☐ Food Stamp-Purchase

☐ Food Stamp-Return
☐ Food Stamp-Inquiry
☐ Food Stamp-Force Purchase

☐ Food Stamp-Force Return
☐ Cash Benefit-Purchase
☐ Cash Benefit-Inquiry

☐ Electronic Check-Purchase
☐ Electronic Check-Multientry
☐ Gift Card-Redemption

☐ Gift Card-Credit
☐ Gift Card-Inquiry
☐ Gift Card-Activation

☐ Gift Card-Reload
☐ Gift Card-Card Return

Virtual Terminal - Batch

☐ Batches-View
☐ Batches-Void Delete
☐ Batches-Settle Transactions

☐ Batches-Edit Transactions
☐ Batches-Return Transactions
☐ Batches-View Settled History

User Management

☐ Find/Edit Users
☐ Create Subordinates
☐ Edit Terminal Associations

☐ Edit User Rights
☐ Edit Logon IP Address Options

Terminal Management

☐ Edit Terminal Setup
☐ Edit Business Rule

Update
Clear All
Cancel

NOTE: The user rights that display in this window are dependent on the user rights of the user currently logged in. You cannot grant a right to a subordinate unless your profile has the right to do so.

2. In the drop-down list, select one of the following:

- Standard
- Manager
- Administrator

NOTES:

- The default is a blank value. No options are selected.
- When you select either **Standard**, **Manager** or **Administrator**, you still have the option to manually select and de-select user rights.
- The rights within each section are described in the [Glossary](#) section.

If you selected **Standard**, the system selects all rights with the exception of the following:

- Rights within the **Virtual Terminal-Transactions** section associated with any **Return, Credit, Activation, Reload**, and Import Batch transaction types
- Rights within the **Virtual Terminal-Batch** section
- Rights within the **User Management** section
- Rights within the **Terminal Management** section

If you selected **Manager**, the system selects all rights with the exception of the following:

- Rights within the **User Management** Section
- Rights within the **Terminal Management** Section

If you selected **Administrator**, the system selects all rights.

NOTE: If you click **Cancel**, the window closes and the user rights that were selected are not updated. If you click **Clear ALL**, all the users rights will be reset (uncheck).

3. Click **Update**.

The **Edit User Rights** screen closes and the **New User Confirmation** screen displays a message that the rights for that user ID were updated successfully.

NOTES:

- The rights are not saved until you click the **Update** button.
- The selected option is NOT saved with the user rights. This is only used to pre-set the user rights to save you time and allows you not to have to click each user right.

To Add Terminal Associations to a User Profile

When you add a new user, you have to specify the terminals to which the user's login provides access.

1. On the **New User Confirmation** screen, click **Terminals**.

The **Terminal Association** screen displays.

Terminal Associations

Enter a new terminal association

User	Terminal Name	PIN	Market	PIN Length	PIN Format
Add New Terminal Association					
<input type="text"/>					

2. In the **Add New Terminal Association** text box, enter any number of characters (including letters, numbers, and special characters) in the terminal friendly name for the terminal you wish to add to the user's login.

VirtualMerchant displays a list of terminals in which those characters match any part of the terminal friendly name.

User	Terminal Name	PIN	Market	PIN Length	PIN Format
Add New Terminal Association					
<input type="text" value="john"/>					

3. Select the terminal you wish to add to the user profile from the list.

The screen updates showing the terminal association and displays a message that the terminal was successfully added.

Terminal Associations

Enter a new terminal association

0010540851000000724902 - Added successfully.

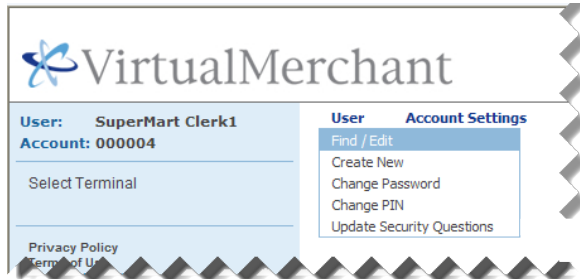
User	Terminal Name	PIN	Market	PIN Length	PIN Format
SuperClerk35	JOHN INTERNET TERMINAL QAAFE	CMRJ3B	Internet	six characters	numeric

4. To associate another terminal to the user account, repeat Steps 2 and 3.

To Create New User Account from Existing User Profile

This feature allows you to create a new standard user profile from an existing standard user profile. You must have **Create Subordinate User** rights and the standard user profile that will be copied to create the new standard user profile must exist.

1. Select **User** | **Find/Edit**.



The **Find/Edit User** screen displays.

2. Enter the relevant information in the search fields to choose an existing standard user profile.

Find / Edit User

Locate an existing user.

User Information

User ID:

First Name:

Last Name:

Active:

Display:

Find Clear

3. Click **Find**.

The **User List** search results table displays the user(s) defined by the search.

User List							Download
• 5 items							
<input type="checkbox"/>	User ID	First Name	Last Name	Location	Supervisor	Active	
<input type="checkbox"/>	SuperClerk10				lxgray3	Y	
<input type="checkbox"/>	SuperClerk20				000004	Y	
<input type="checkbox"/>	SuperClerk25	k			SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk30				SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk35				000004	Y	
<div> <div>Select All</div> <div>Unselect All</div> <div>Copy User</div> <div>Supervisor Report</div> </div>							

4. Select the check box next to the user profile you wish to copy.

NOTE: You cannot choose more than one user profile.

5. Click **Copy User**.

The **Copy User** screen displays.

Copy User

Complete all information and click Copy User at the bott

Enter New User Information

User Information

Account ID: 000004 *

User ID: *

Password: *

Confirm Password: *

First Name:

Last Name:

Location:

Phone:

Extension:

Email: *

Active: Yes

Supervisor: *

Copy User **Clear**

Account ID is pre-populated with the account ID of the existing user profile and cannot be changed.

6. Enter new **User ID**.
7. Enter **Password**.
8. Re-enter password in the **Confirm Password** field.

NOTES: The next five fields are not required, but you can enter this information if you wish:

- Enter the user's **First Name**.
- Enter the user's **Last Name**.
- Enter the user's **Location**.
- Enter the user's **Phone** number.
- Enter the user's phone **Extension**.

9. Enter **Email** address.
10. Select **Yes** or **No** from the drop-down list to indicate if **Active**.
11. Select Supervisor from the drop-down list.
12. Click **Copy User** to add the new user account.

The **New User Confirmation** screen displays and a new user profile is created with the same rights, terminal associations, account and supervisor as the existing user profile.

New User Confirmation

This page is used to confirm the new user information.

SuperClerk36 - Added successfully.

New User

User Information	
User ID:	SuperClerk36
First Name:	
Last Name:	
Location:	
Phone:	
Extension:	
Email:	SuperClerk36@abc.com
Active:	Active
Supervisor:	SuperClerk35

NOTE: The **Copy User** button will be disabled when there are 5000 users for the account (VID).

VirtualMerchant also does the following:

- Validate that there are less than 5000 **active** users for the account ID (VID).
- If less than 5000, create a new standard user profile with:
 - Only the user rights from the existing standard user profile that the logged in user already has.
 - Only the terminal associations from the existing standard user profile that the logged in user already has access to EXCEPT for the PIN ID.
 - A status of **Unlocked**.
 - Generate a new PIN ID for each terminal association created on the new user profile.

You may choose to update the rights and/or the terminal associations for the new standard user just created.

NOTES:

- Rights can be copied from existing user profiles that are **Active** or **Not Active**.
- Rights can be copied from existing user profiles with a **Status** of **Locked** or **Unlocked**.
- Uses the same security features that currently exist, which includes users only being allowed to add terminals to a user profiles that the logged in user already has access.
- The user rights have the same restrictions.
- Users cannot change the pre-populated **Account ID** field.

To Copy Terminal Associations to a New User

This feature allows you to copy the terminal associations from an existing user profile to the new user profile. You must have **Edit User** and **Edit Terminal Associations** rights. The user profile from which the terminal associations are to be copied must exist and the new user profile to which the terminal associations are to be copied must exist.

1. On the **New User Confirmation** screen, click **Terminals**.

NOTE: Refer to the *To Create a New User Profile from an Existing Standard User* section above and select an existing user profile from which the terminal associations are to be copied.

New User Confirmation

This page is used to confirm the new user information.

SuperClerk36 - Rights Updated successfully.

New User

User Information

User ID: SuperClerk36

First Name:

Last Name:

Location:

Phone:

Extension:

Email: SuperClerk36@abc.com

Active: Active

Supervisor: SuperClerk35

Rights

Terminals

The **Terminal Associations** screen appears.

Terminal Associations

Enter a new terminal association

Terminal Associations for: SuperClerk36

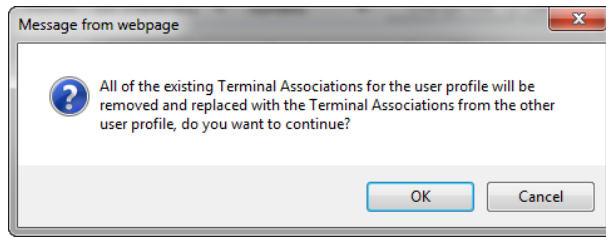
User	Terminal Name	PIN	Market	PIN Length	PIN Format		
SuperClerk36	JOHN INTERNET TERMINAL QAAFE	A5LBUG	Internet	six characters	numeric	Change PIN	Delete
SuperClerk36	Recurring MOTO Terminal	08007R	Internet	six characters	numeric	Change PIN	Delete

Edit User

Copy Associations From Other User

2. Click **Copy Associations From Other User** to copy the terminal associations from the selected existing user to the new user.

- Click **OK** on the message box that appears.



The **Copy Terminal Associations** displays a list of existing users from which to select.

Copy Terminal Associations

Select one User Profile from which terminal associations will be copied

User Information

User ID:

First Name:

Last Name:

Active:

Display:

Find Clear

User List

6 items

<input type="checkbox"/>	User ID	First Name	Last Name	Location	Supervisor	Active
<input type="checkbox"/>	SuperClerk10				lxgray3	Y
<input type="checkbox"/>	SuperClerk20				000004	Y
<input type="checkbox"/>	SuperClerk25	k			SuperClerk20	Y
<input type="checkbox"/>	SuperClerk30				SuperClerk20	Y
<input type="checkbox"/>	SuperClerk35				000004	Y
<input type="checkbox"/>	SuperClerk36				SuperClerk35	Y

Copy Terminal Associations Cancel

- Select the existing user profile and then click **Copy Terminal Associations**.

VirtualMerchant does the following:

- Copy the terminal associations from the selected existing user to the user profile.
- Display the **Terminal Associations** screen for the user profile with all terminal associations copied from the existing user.

Terminal Associations

Enter a new terminal association

Terminal Associations for: SuperClerk36							
User	Terminal Name	PIN	Market	PIN Length	PIN Format		
SuperClerk36	JOHN INTERNET TERMINAL QAAFE	R4ZBHO	Internet	six characters ▼	numeric ▼	Change PIN	Delete
SuperClerk36	Recurring MOTO Terminal	5V71J6	Internet	six characters ▼	numeric ▼	Change PIN	Delete
				Edit User	Copy Associations From Other User		

- Generate a new **PIN** for each terminal association copied to the new user profile.
- Display the terminal associations copied to the new user profile.

NOTES: VirtualMerchant can do the following:

- Copy to existing user profiles that are **Active** or **Not Active**.
- Copy from existing user profiles that are **Active** or **Not Active**.
- Copy to existing user profiles with a **Status** of **Locked** or **Unlocked**.
- Copy from existing user profiles with a **Status** of **Locked** or **Unlocked**.
- Copy from only one existing user profile.
- Use the same security features that currently exist, which includes users only being allowed to add terminals to a user that the logged in user already has access to.

Finding a User Account

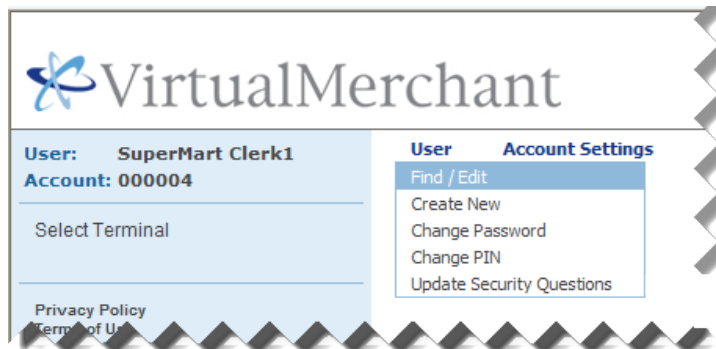
Sometimes it becomes necessary to modify users' accounts after they are granted access to the application. VirtualMerchant allows you to search for existing user profiles. Each field is partial-search capable, which means you can use only the first letter or first few letters of your search criteria to search fields. The search is not case-sensitive (so DEBBIE and Debbie and debbie are all the same for search purposes). You can use a single field or multiple fields to narrow your search.

The **Find/Edit User** function allows you to do the following:

- Locate subordinate users and peers
- Change the sort order of the search results

To Locate a User Account

1. Select **User | Find/Edit**.



The **Find/Edit User** screen displays. The **Find/Edit User** function allows the currently logged in user to locate and manage all of their subordinate users and peers. This function is also a user right that can be enabled or disabled for each user.

Find / Edit User

Locate an existing user.

2. Enter the relevant information in the search fields.

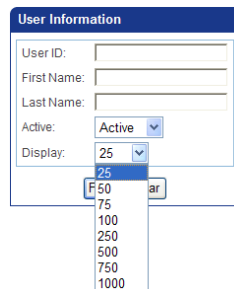
The four search criteria fields are:

Search Field	Description
User ID	Searches for all user IDs that match the first characters entered in this field
First Name	Searches for all first names that match the first characters entered in this field.
Last Name	Searches for all last names that match the first characters entered in this field.
Active	Searches for active, inactive or all users based on the selection.

3. In the **Display** drop-down, select the number of records you want to be shown at a time.

Find / Edit User

Locate an existing user.



The screenshot shows a 'User Information' form with the following fields:

- User ID:
- First Name:
- Last Name:
- Active:
- Display:

The 'Display' dropdown menu is open, showing the following options:

- 25
- 50
- 75
- 100
- 250
- 500
- 750
- 1000

NOTE: The **Display** drop-down list allows you to view users on screen in increments of 25, 50, 75, 100, 250, 500, 750 or 1,000. This feature allows your browser to work more efficiently. You faster results when more items display per page.

4. Click **Find**.

The **User List** search results table displays all users defined by the search.

User List						Download
• 5 items						
<input type="checkbox"/>	User ID ↑	First Name ↑	Last Name ↑	Location ↑	Supervisor ↑	Active ↑
<input type="checkbox"/>	SuperClerk10				lxgray3	Y
<input type="checkbox"/>	SuperClerk20				000004	Y
<input type="checkbox"/>	SuperClerk25	k			SuperClerk20	Y
<input type="checkbox"/>	SuperClerk30				SuperClerk20	Y
<input type="checkbox"/>	SuperClerk35				000004	Y
<input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Copy User"/> <input type="button" value="Supervisor Report"/>						

The search results table displays the **User ID**, **First Name**, **Last Name**, **Location**, **Supervisor** and indicates if the user is **Active** or not. The headings allow you to find and access users' accounts quickly.

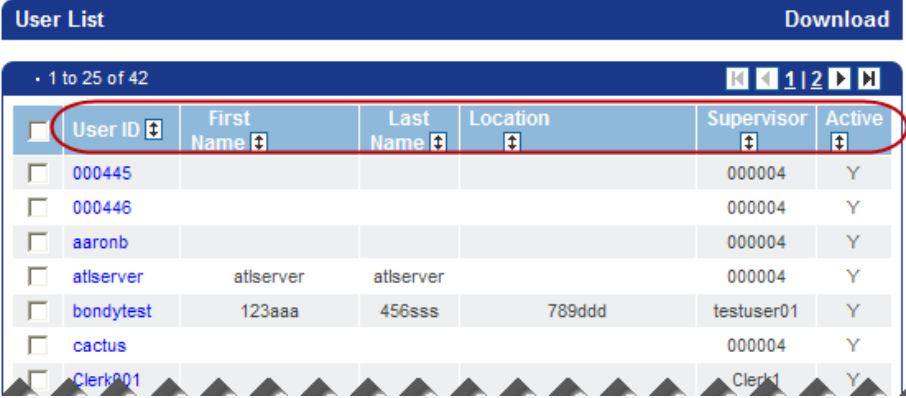
Column Headers	Description
User ID	This column displays the user IDs that match the search criteria. This field is a hyperlink that links to the Edit User screen with the selected user's information displayed there.
First Name	This column displays the first names of the user IDs that match the search criteria.
Last Name	This column displays the last names of the user IDs that match the search criteria.
Location	This column displays the locations of the user IDs that match the search criteria.
Supervisor	This column displays the supervisors of the user IDs that match the search criteria.
Active	This column displays the statuses of the user IDs that match the search criteria. If the user ID is active, the letter ' Y ' for 'yes' displays in the column. If the user ID is inactive, the letter ' N ' for 'no' displays in the column.

NOTE: If you do not define any search criteria and click **Find**, the system displays all current user's peers and subordinates.

To Sort Search Results

As mentioned in the Note above, if you do not define any search criteria and click **Find**, the system displays all current user's peers and subordinates.

To change the sort order of the search results table, click any of the six column headers of the search results table.



The screenshot shows a web interface for a 'User List'. At the top, there is a blue header bar with 'User List' on the left and 'Download' on the right. Below this, a status bar indicates '1 to 25 of 42' items and includes pagination controls. The main table has six columns: 'User ID', 'First Name', 'Last Name', 'Location', 'Supervisor', and 'Active'. Each column header has a small upward and downward arrow icon, indicating it is sortable. A red circle is drawn around these six column headers. The table contains several rows of user data, including '000445', '000446', 'aaronb', 'atlservice', 'bondytest', 'cactus', and 'Clerk001'.

User ID	First Name	Last Name	Location	Supervisor	Active
000445				000004	Y
000446				000004	Y
aaronb				000004	Y
atlservice	atlservice	atlservice		000004	Y
bondytest	123aaa	456sss	789ddd	testuser01	Y
cactus				000004	Y
Clerk001				Clerk1	Y

NOTE: The first click on a header sorts the data in alphabetical order from **A** to **Z**. The sort order reverses if you click the column header twice.

Editing a User Account

The **Edit User** screen allows you access to basic information for a specific user account. You can modify a single field or multiple fields simultaneously for a user.

To edit a user account, you may have to do one or more of the following:

- Find user accounts
- Edit user information
- Edit user rights
- Edit user terminal associations

To Edit User Information

1. Find the user you want to edit by following the instructions under the Finding a User Account section above.

Find / Edit User

Locate an existing user.

User Information

User ID:

First Name:

Last Name:

Active:

Display:

Find

Clear

User List						Download
• 6 items						
<input type="checkbox"/>	User ID	First Name	Last Name	Location	Supervisor	Active
<input type="checkbox"/>	SuperClerk10				lxgray3	Y
<input type="checkbox"/>	SuperClerk20				000004	Y
<input type="checkbox"/>	SuperClerk25	k			SuperClerk20	Y
<input type="checkbox"/>	SuperClerk30				SuperClerk20	Y
<input type="checkbox"/>	SuperClerk35				000004	Y
<input type="checkbox"/>	SuperClerk36				SuperClerk35	Y
<div> <div>Select All</div> <div>Unselect All</div> <div>Copy User</div> <div>Supervisor Report</div> </div>						

2. Click the **User ID** in the **User List** table.

User List						Download
• 6 items						
<input type="checkbox"/>	User ID	First Name	Last Name	Location	Supervisor	Active
<input type="checkbox"/>	SuperClerk10				lxgray3	Y
<input type="checkbox"/>	SuperClerk20				000004	Y
<input type="checkbox"/>	SuperClerk25	k			SuperClerk20	Y
<input type="checkbox"/>	SuperClerk30				SuperClerk20	Y
<input type="checkbox"/>	SuperClerk35				000004	Y
<input type="checkbox"/>	SuperClerk36				SuperClerk35	Y
<div> <div>Select All</div> <div>Unselect All</div> <div>Copy User</div> <div>Supervisor Report</div> </div>						

The **Edit User** screen displays.

Edit User

Update an Existing User. Note that all fields with an asterisk (*) are required.

Update

User Information

User ID: SuperClerk30

First Name:

Last Name:

Location:

Phone:

Extension:

Email: SuperClerk30@abc.com *

Password: ***** *

Supervisor: SuperClerk20 ▼

Active: Yes ▼

Status: Unlocked ▼

- Make the desired changes to the selected user:

User Fields	Description
User ID	Displays the user ID for the selected user. This value cannot be edited.
First Name	Enter or change the user's first name.
Last Name	Enter or change the user's last name
Location	Enter or change the user's location.
Phone	Enter or change the user's phone number.
Extension	Enter or change the user's phone extension.
Email	Enter or change the user's e-mail address. This field is required.
Password	Change the selected user's password. The new password must have a minimum of seven (7) characters and at least one letter and one number. This field is required.
Supervisor	Change the supervisor of the selected user.

User Fields	Description
Active	Activate or deactivate the selected user ID. NOTE: You can have a maximum of 5,000 active users associated with an account (VID). If you attempt to add a user to an account that already has 5,000 active users, the system will display an error message and you will not be allowed to add the user. You must deactivate a user from the system to lower the total number of active users.
Status	Lock or unlock a user's ability to login.
Update button	Saves changes.
Rights button	Configure the options that this user can access.
Terminals button	Add terminal associations to the currently selected user.
Cancel button	Abandon changes.

- Click **Update** to save the changes.

The **Edit User** screen closes and **Find/Edit** screen displays a message that user information was updated successfully.

Find / Edit User

Locate an existing user.

NewUser3 - Updated successfully.

User Information

User ID: New

First Name:

Last Name:

Active: Active

Display: 25

Find Clear

NOTE:

Click the **Update** button to save changes made to the **Edit User** screen by before you select either the **Rights** or **Terminals** button. If not, the changes will be lost.

Edit User Rights

You may include one or more of the following to edit user rights:

- Find the user account
- Add user rights
- Remove user rights

To Add User Rights

1. Find the user you want to edit by following the instructions under the Finding a User Account section above.

Find / Edit User

Locate an existing user.

User Information

Company: All

Account ID:

User ID: superC

First Name:

Last Name:

Active: Active

Display: 25

Find

Clear

User List									Download
• 6 items									
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active	
<input type="checkbox"/>	SuperClerk10	Elavon	000004				loxgray3	Y	
<input type="checkbox"/>	SuperClerk20	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk25	Elavon	000004	k			SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk30	Elavon	000004				SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk35	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk36	Elavon	000004				SuperClerk35	Y	
<div><div>Select All</div><div>Unselect All</div><div>Copy User</div><div>Supervisor Report</div></div>									

2. Click the **User ID** in the **User List** table.

User List									Download
• 6 items									
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active	
<input type="checkbox"/>	SuperClerk10	Elavon	000004				loxgray3	Y	
<input type="checkbox"/>	SuperClerk20	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk25	Elavon	000004	k			SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk30	Elavon	000004				SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk35	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk36	Elavon	000004				SuperClerk35	Y	
<div><div>Select All</div><div>Unselect All</div><div>Copy User</div><div>Supervisor Report</div></div>									

The **Edit User** screen displays.

Edit User

Update an Existing User. Note that all fields with an asterisk (*) are required.

The 'Update' dialog box contains the following fields and controls:

- User Information** section:
 - User ID: SuperClerk30
 - Company: Elavon
 - Account ID: 000004
 - First Name: [Text Field]
 - Last Name: [Text Field]
 - Location: [Text Field]
 - Phone: [Text Field]
 - Extension: [Text Field]
 - Email: SuperClerk30@abc.com *
 - Password: ***** *
 - Supervisor: --SuperClerk20 (Dropdown)
 - Active: Yes (Dropdown)
 - Status: Unlocked (Dropdown)
- Buttons at the bottom: Update, Rights, Terminals, Cancel.

3. Click **Rights**.

The **Edit User Rights** screen displays.

Edit User Rights

Update an existing user's rights

The 'Update Rights for: SuperClerk30' dialog box displays a list of permissions organized into sections:

- Default Selection Options:** (You may still make individual selections)
- Virtual Terminal - Transactions:**
 - ☒ Credit Card-Sale
 - ☒ Credit Card-Force
 - ☒ Credit Card-Recurring
 - ☒ Credit Import Batch
 - ☒ Debit Card-Return
 - ☒ Food Stamp-Return
 - ☒ Food Stamp-Force Return
 - ☒ Electronic Check-Purchase
 - ☒ Gift Card-Credit
 - ☒ Gift Card-Reload
 - ☒ Credit Card-Return
 - ☒ Credit Card-Auth Only
 - ☒ Credit Card-Installment
 - ☒ Recurring Import Batch
 - ☒ Debit Card-Inquiry
 - ☒ Food Stamp-Inquiry
 - ☒ Cash Benefit-Purchase
 - ☒ Electronic Check-Multientry
 - ☒ Gift Card-Inquiry
 - ☒ Gift Card-Card Return
 - ☒ Credit Card-Inquiry
 - ☒ Credit Card-AVS Only
 - ☒ Credit Card-Multientry
 - ☒ Debit Card-Purchase
 - ☒ Food Stamp-Purchase
 - ☒ Food Stamp-Force Purchase
 - ☒ Cash Benefit-Inquiry
 - ☒ Gift Card-Redemption
 - ☒ Gift Card-Activation
- Virtual Terminal - Batch:**
 - ☒ Batches-View
 - ☒ Batches-Edit Transactions
 - ☒ Batches-Void Delete
 - ☒ Batches-Return Transactions
 - ☒ Batches-Settle Transactions
 - ☒ Batches-View Settled History
- User Management:**
 - ☒ Find/Edit Users
 - ☒ Edit User Rights
 - ☒ Create Subordinates
 - ☒ Edit Logon IP Address Options
 - ☒ Edit Terminal Associations
- Terminal Management:**
 - ☒ Edit Terminal Setup
 - ☒ Edit Business Rule
- Buttons at the bottom: Update, Clear All, Cancel.

4. Select appropriate check boxes (rights) as required for the selected user.

5. Click **Update**.

The system updates the application, returns you to the **Edit User** screen and displays a message that rights for the user ID were updated successfully.

To Remove User Rights

1. Find the user you want to edit by following the instructions under the Finding a User Account section above.

Find / Edit User

Locate an existing user.

User Information

Company: All

Account ID:

User ID: superC

First Name:

Last Name:

Active: Active

Display: 25

Find Clear

User List Download								
• 6 items								
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active
<input type="checkbox"/>	SuperClerk10	Elavon	000004				lxgray3	Y
<input type="checkbox"/>	SuperClerk20	Elavon	000004				000004	Y
<input type="checkbox"/>	SuperClerk25	Elavon	000004	k			SuperClerk20	Y
<input type="checkbox"/>	SuperClerk30	Elavon	000004				SuperClerk20	Y
<input type="checkbox"/>	SuperClerk35	Elavon	000004				000004	Y
<input type="checkbox"/>	SuperClerk36	Elavon	000004				SuperClerk35	Y
Select All Unselect All Copy User Supervisor Report								

2. Click the **User ID** in the **User List** table.

User List Download								
• 6 items								
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active
<input type="checkbox"/>	SuperClerk10	Elavon	000004				lxgray3	Y
<input type="checkbox"/>	SuperClerk20	Elavon	000004				000004	Y
<input type="checkbox"/>	SuperClerk25	Elavon	000004	k			SuperClerk20	Y
<input type="checkbox"/>	SuperClerk30	Elavon	000004				SuperClerk20	Y
<input type="checkbox"/>	SuperClerk35	Elavon	000004				000004	Y
<input type="checkbox"/>	SuperClerk36	Elavon	000004				SuperClerk35	Y
Select All Unselect All Copy User Supervisor Report								

The **Edit User** screen displays.

Edit User

Update an Existing User. Note that all fields with an asterisk (*) are required.

Update

User Information

User ID: SuperClerk30
Company: Elavon
Account ID: 000004
First Name:
Last Name:
Location:
Phone:
Extension:
Email: SuperClerk30@abc.com*
Password: ******
Supervisor: --SuperClerk20
Active: Yes
Status: Unlocked

3. Click **Rights**.

The **Edit User Rights** screen displays.

Edit User Rights

Update an existing user's rights

Update Rights for: SuperClerk30

Default Selection Options
▼ (You may still make individual selections)

Virtual Terminal - Transactions

<input checked="" type="checkbox"/> Credit Card-Sale	<input checked="" type="checkbox"/> Credit Card-Return	<input checked="" type="checkbox"/> Credit Card-Inquiry
<input checked="" type="checkbox"/> Credit Card-Force	<input checked="" type="checkbox"/> Credit Card-Auth Only	<input checked="" type="checkbox"/> Credit Card-AVS Only
<input checked="" type="checkbox"/> Credit Card-Recurring	<input checked="" type="checkbox"/> Credit Card-Installment	<input checked="" type="checkbox"/> Credit Card-Multientry
<input checked="" type="checkbox"/> Credit Import Batch	<input checked="" type="checkbox"/> Recurring Import Batch	<input checked="" type="checkbox"/> Debit Card-Purchase
<input checked="" type="checkbox"/> Debit Card-Return	<input checked="" type="checkbox"/> Debit Card-Inquiry	<input checked="" type="checkbox"/> Food Stamp-Purchase
<input checked="" type="checkbox"/> Food Stamp-Return	<input checked="" type="checkbox"/> Food Stamp-Inquiry	<input checked="" type="checkbox"/> Food Stamp-Force Purchase
<input checked="" type="checkbox"/> Food Stamp-Force Return	<input checked="" type="checkbox"/> Cash Benefit-Purchase	<input checked="" type="checkbox"/> Cash Benefit-Inquiry
<input checked="" type="checkbox"/> Electronic Check-Purchase	<input checked="" type="checkbox"/> Electronic Check-Multientry	<input checked="" type="checkbox"/> Gift Card-Redemption
<input checked="" type="checkbox"/> Gift Card-Credit	<input checked="" type="checkbox"/> Gift Card-Inquiry	<input checked="" type="checkbox"/> Gift Card-Activation
<input checked="" type="checkbox"/> Gift Card-Reload	<input checked="" type="checkbox"/> Gift Card-Card Return	

Virtual Terminal - Batch

<input checked="" type="checkbox"/> Batches-View	<input checked="" type="checkbox"/> Batches-Void Delete	<input checked="" type="checkbox"/> Batches-Settle Transactions
<input checked="" type="checkbox"/> Batches-Edit Transactions	<input checked="" type="checkbox"/> Batches-Return Transactions	<input checked="" type="checkbox"/> Batches-View Settled History

User Management

<input checked="" type="checkbox"/> Find/Edit Users	<input checked="" type="checkbox"/> Create Subordinates	<input checked="" type="checkbox"/> Edit Terminal Associations
<input checked="" type="checkbox"/> Edit User Rights	<input checked="" type="checkbox"/> Edit Logon IP Address Options	

Terminal Management

<input checked="" type="checkbox"/> Edit Terminal Setup	<input checked="" type="checkbox"/> Edit Business Rule
---	--

4. Clear appropriate check boxes (rights) as required for the selected user.
5. Click **Update**.

The system updates the application, returns you to the **Edit User** screen and displays a message that rights for the user ID were updated successfully.

Editing User Terminal Associations

You may perform one or more of the following to edit user terminal associations:

- Add user terminal associations
- Copy associations from other users
- Remove user terminal associations

To Add User Terminal Associations

1. Find the user you want to edit by following the instructions under the *Finding a User Account* section.

Find / Edit User

Locate an existing user.

User Information

Company: All

Account ID:

User ID: superC

First Name:

Last Name:

Active: Active

Display: 25

Find Clear

User List									Download
• 6 items									
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active	
<input type="checkbox"/>	SuperClerk10	Elavon	000004				lxgray3	Y	
<input type="checkbox"/>	SuperClerk20	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk25	Elavon	000004	k			SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk30	Elavon	000004				SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk35	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk36	Elavon	000004				SuperClerk35	Y	
<div>Select All Unselect All Copy User Supervisor Report</div>									

2. Click the **User ID** in the **User List** table.

User List									Download
• 6 items									
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active	
<input type="checkbox"/>	SuperClerk10	Elavon	000004				lxgray3	Y	
<input type="checkbox"/>	SuperClerk20	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk25	Elavon	000004	k			SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk30	Elavon	000004				SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk35	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk36	Elavon	000004				SuperClerk35	Y	
<div>Select All Unselect All Copy User Supervisor Report</div>									

The **Edit User** screen displays.

Edit User

Update an Existing User. Note that all fields with an asterisk (*) are required.

3. Click **Terminals**.

The **Terminals Association** screen displays.

Terminal Associations

Enter a new terminal association

4. In the **Add New Terminal Association** text box, enter any number of characters (including letters, numbers, and special characters) in the terminal friendly name for the terminal you wish to add to the user's account.

VirtualMerchant displays a list of terminals with those characters located anywhere in the friendly name.

Terminal Associations

Enter a new terminal association

5. Select the terminal you wish to add to the user profile from the list.

The screen updates to show the terminal association and displays a message that the terminal was successfully added.

Terminal Associations

Enter a new terminal association

223456789 - Added successfully.

Terminal Associations for: SuperClerk30

User	Terminal Name	PIN	Market	PIN Length	PIN Format	
SuperClerk30	Recurring MOTO Terminal	Q4QK60	Internet	six characters	numeric	Change PIN Delete

Add New Terminal Association

[Edit User](#) [Copy Associations From Other User](#)

6. To associate another terminal with the user, repeat Steps 4 and 5.

To Copy Associations from Other Users

1. Find the user you want to edit by following the instructions under the *Finding a User Account* section.

Find / Edit User

Locate an existing user.

User Information

Company: All

Account ID:

User ID: superC

First Name:

Last Name:

Active: Active

Display: 25

Find

Clear

User List									Download
• 6 items									
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active	
<input type="checkbox"/>	SuperClerk10	Elavon	000004				lxgray3	Y	
<input type="checkbox"/>	SuperClerk20	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk25	Elavon	000004	k			SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk30	Elavon	000004				SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk35	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk36	Elavon	000004				SuperClerk35	Y	
<div><div>Select All</div><div>Unselect All</div><div>Copy User</div><div>Supervisor Report</div></div>									

2. Click the **User ID** in the **User List** table.

User List									Download
• 6 items									
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active	
<input type="checkbox"/>	SuperClerk10	Elavon	000004				lxgray3	Y	
<input type="checkbox"/>	SuperClerk20	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk25	Elavon	000004	k			SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk30	Elavon	000004				SuperClerk20	Y	
<input type="checkbox"/>	SuperClerk35	Elavon	000004				000004	Y	
<input type="checkbox"/>	SuperClerk36	Elavon	000004				SuperClerk35	Y	
<div><div>Select All</div><div>Unselect All</div><div>Copy User</div><div>Supervisor Report</div></div>									

The **Edit User** screen displays.

Edit User

Update an Existing User. Note that all fields with an asterisk (*) are required.

The 'Update' dialog box contains the following fields and controls:

- User Information** section:
- User ID: SuperClerk30
- Company: Elavon
- Account ID: 000004
- First Name:
- Last Name:
- Location:
- Phone:
- Extension:
- Email: SuperClerk30@abc.com *
- Password: ***** *
- Supervisor: --SuperClerk20 (dropdown)
- Active: Yes (dropdown)
- Status: Unlocked (dropdown)
- Buttons at the bottom: Update, Rights, Terminals, Cancel

3. Click **Terminals**.

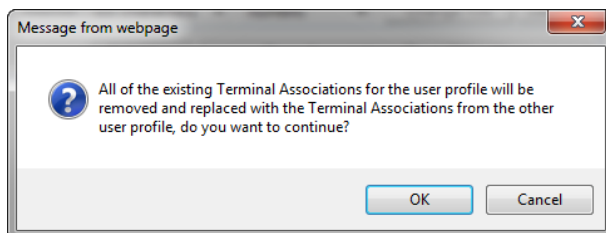
The **Terminals Association** screen displays.

Terminal Associations

Enter a new terminal association

The 'Terminal Associations for: SuperClerk30' screen displays a table with the following columns: User, Terminal Name, PIN, Market, PIN Length, PIN Format. Below the table is an 'Add New Terminal Association' button. At the bottom are two buttons: 'Edit User' and 'Copy Associations From Other User'.

4. Click **Copy Associations From Other User** to copy the terminal associations from an existing user to the user account.
5. Click **OK** on the message box that appears.



The **Copy Terminal Associations** displays a list of existing users from which to select.

Copy Terminal Associations

Select one User Profile from which terminal associations will be copied

User Information

User ID:

First Name:

Last Name:

Active: Active

Display: 25

Find Clear

User List

6 items

<input type="checkbox"/>	User ID	First Name	Last Name	Location	Supervisor	Active
<input type="checkbox"/>	SuperClerk10				lxgray3	Y
<input type="checkbox"/>	SuperClerk20				000004	Y
<input type="checkbox"/>	SuperClerk25	k			SuperClerk20	Y
<input type="checkbox"/>	SuperClerk30				SuperClerk20	Y
<input type="checkbox"/>	SuperClerk35				000004	Y
<input type="checkbox"/>	SuperClerk36				SuperClerk35	Y

Copy Terminal Associations Cancel

- Select the existing user profile and then click **Copy Terminal Associations**.

VirtualMerchant does the following:

- Copies the terminal associations from the selected existing user to the user profile.
- Displays the **Terminal Associations** screen for the user profile with all terminal associations copied from the existing user.

Terminal Associations

Enter a new terminal association

Terminal Associations for: SuperClerk36

User	Terminal Name	PIN	Market	PIN Length	PIN Format		
SuperClerk36	JOHN INTERNET TERMINAL QAAFE	R4ZBHO	Internet	six characters	numeric	Change PIN	Delete
SuperClerk36	Recurring MOTO Terminal	5V71J6	Internet	six characters	numeric	Change PIN	Delete

Edit User Copy Associations From Other User

- Generates a new **PIN** for each terminal association copied to the user profile.
- Displays the terminal associations copied to the user profile.

NOTES: VirtualMerchant can do the following:

- Copy to existing user profiles that are **Active** or **Not Active**.
- Copy from existing user profiles that are **Active** or **Not Active**.
- Copy to existing user profiles with a **Status** of **Locked** or **Unlocked**.
- Copy from existing user profiles with a **Status** of **Locked** or **Unlocked**.
- Copy from only one existing user profile.
- Use the same security features that currently exist, which includes users only being allowed add terminals to a user that the logged in user already has access to.

To Remove User Terminal Associations

1. From the **Terminals Association** screen, click the **Delete** button in the row in which the terminal you wish to remove appears.

Terminal Associations

Enter a new terminal association

Terminal Associations for: SuperClerk30

User	Terminal Name	PIN	Market	PIN Length	PIN Format		
SuperClerk30	JOHN CANADIAN DEBIT TERM QAAFE	TRWRAQ	General Retail	six characters	numeric	Change PIN	Delete
SuperClerk30	Newer Terminal	37S4GV	General Retail	six characters	numeric	Change PIN	Delete
SuperClerk30	Recurring for Ecommerce	C7JNF1	Internet	six characters	numeric	Change PIN	Delete
SuperClerk30	Recurring MOTO Terminal	Q4QK6O	Internet	six characters	numeric	Change PIN	Delete

Add New Terminal Association

Edit User Copy Associations From Other User

2. On the dialog box that displays to confirm this action, click **Ok**.

Message from webpage

Are you sure you want to remove this terminal association from this account?

OK Cancel

The system removes the terminal from the list and displays a message that the terminal was successfully deleted.

Terminal Associations

Enter a new terminal association

223345678 - Deleted successfully.

Terminal Associations for: SuperClerk30

User	Terminal Name	PIN	Market	PIN Length	PIN Format		
SuperClerk30	JOHN CANADIAN DEBIT TERM QAAFE	TRWRAQ	General Retail	six characters	numeric	Change PIN	Delete
SuperClerk30	Newer Terminal	37S4GV	General Retail	six characters	numeric	Change PIN	Delete
SuperClerk30	Recurring MOTO Terminal	Q4QK6O	Internet	six characters	numeric	Change PIN	Delete

Add New Terminal Association

Edit User Copy Associations From Other User

NOTE: Click **Cancel** to retain the terminal association.

Generating User Reports

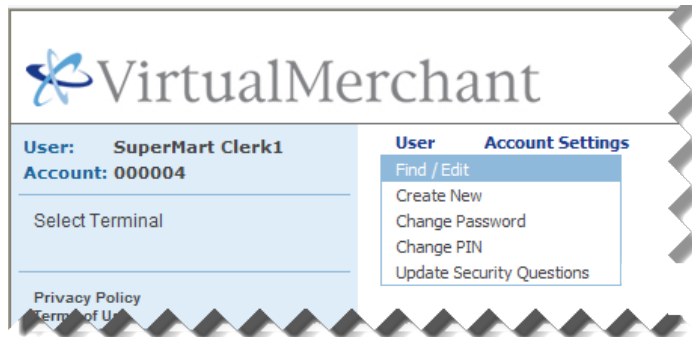
You can generate user reports in two ways:

- Include all users and the supervisors to whom they report
- Include one or more supervisors and the users that report to them

To Generate User Report for All Users and their Supervisors

This allows a user to generate a download file of all users and the supervisor they report to.

1. Select **User | Find/Edit**.



The **Find/Edit User** screen displays.

Find / Edit User

Locate an existing user.

User Information	
User ID:	<input type="text"/>
First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Active:	Active <input type="button" value="v"/>
Display:	25 <input type="button" value="v"/>
<input type="button" value="Find"/> <input type="button" value="Clear"/>	

2. Click **Find**.

The **User List** table displays all users.

User List								Download
• 1 to 25 of 146337								
<input type="checkbox"/>	User ID	Company	Account ID	First Name	Last Name	Location	Supervisor	Active
<input type="checkbox"/>	001292	Global	000000					Y
<input type="checkbox"/>	0017641	Global	000000					Y
<input type="checkbox"/>	abcdn	Global	000000					Y
<input type="checkbox"/>	abhishek	Global	000000					Y
<input type="checkbox"/>	amd3	Global	000000					Y
<input type="checkbox"/>	Amit	Global	000000					Y
<input type="checkbox"/>	anand	Global	000000					Y
<input type="checkbox"/>	anindya	Global	000000					Y
<input type="checkbox"/>	aprSU	Global	000000					Y
<input type="checkbox"/>	Chayan	Global	000000	Chayan	Kesari			Y
<input type="checkbox"/>	chayan	Global	000000					Y
<input type="checkbox"/>	cwimmer	Global	000000			ATL		Y
<input type="checkbox"/>	debashisb	Global	000000			Remote		Y
<input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Copy User"/> <input type="button" value="Supervisor Report"/>								

NOTE: If you do not define any search criteria and click **Find**, the system displays all current users (supervisors and subordinates).

3. Click **Download**.

The **Download** screen displays.

Download

Select the desired download format.

User Information

Sort On:
Specify the download text file type:
Include text qualifier (double quote - "): ☐

4. Sort on any one of the following:

- User Id
- First Name
- Last Name
- Location
- Supervisor
- Status

NOTE: The default is **User Id**.

5. Select the **download text file type** from the following options:

- Comma-Delimited
- Tab-Delimited
- XML

NOTES:

- **Comma-Delimited** – Generates a comma-delimited file that can be opened in Microsoft Excel as a worksheet.
- **Tab-Delimited** – Generates a tab-delimited file that can be opened in Microsoft Excel as a worksheet.
- **XML** - Generates an XML document that opens in a new Internet browser window.

6. Select the **Include text qualifier (double quote – “)**: check box, if desired.

NOTES:

- The default is unchecked.
- Only available with Download Text File Types of Comma-Delimited and Tab-Delimited options.

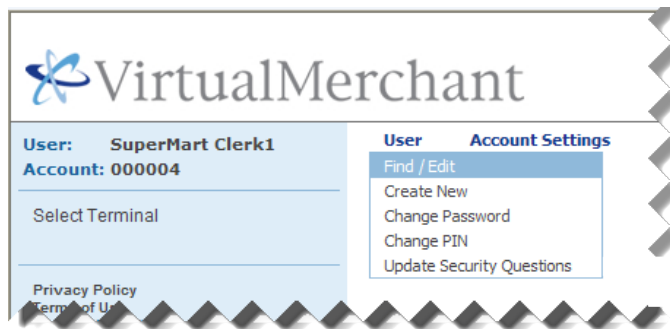
7. Click **Generate Download** to download the report.

VirtualMerchant creates the download file and displays it in a new window.

To Generate User Report for Supervisors and their Subordinates

This allows a supervisor to generate a user report of one or more supervisors and the users that report to them.

1. Select **User** | **Find/Edit**.



The **Find/Edit User** screen displays.

Find / Edit User

Locate an existing user.

User Information	
User ID:	<input type="text"/>
First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Active:	<input type="button" value="Active"/>
Display:	<input type="button" value="25"/>
<input type="button" value="Find"/> <input type="button" value="Clear"/>	

2. Click **Find**.

The **User List** table displays all users (one or more supervisors) that directly report to that supervisor, along with their subordinates.

3. Click **Supervisor Report**.

The **Download** screen displays.

Download

Select the desired download format.

User Information	
Sort On:	<input type="button" value="User Id"/>
Specify the download text file type:	<input type="button" value="Comma-Delimited"/>
Include text qualifier (double quote - "): <input type="checkbox"/>	
<input type="button" value="Generate Download"/> <input type="button" value="Reset"/> <input type="button" value="Back"/>	

4. Sort on any one of the following:
 - User Id
 - First Name
 - Last Name
 - Location
 - Supervisor
 - Status

NOTE: The default is **User Id**.

5. Select **download text file type**:
 - Comma-Delimited
 - Tab-Delimited
 - XML

NOTES:

- **Comma-Delimited** – Generates a comma-delimited file that can be opened in Microsoft Excel as a worksheet.
- **Tab-Delimited** – Generates a tab-delimited file that can be opened in Microsoft Excel as a worksheet.
- **XML** - Generates an XML document that opens in a new Internet browser window.

6. Select **Include text qualifier (double quote – “)**: check box, if desired.

NOTES:

- The default is unchecked.
- Only available with Download Text File Types of Comma-Delimited and Tab-Delimited options.

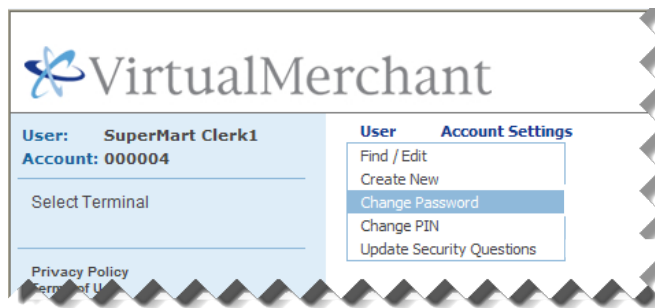
7. Click **Generate Download** to download the report.

VirtualMerchant creates the download file and displays it in a new window.

Changing Your Password

As a security measure, each user's password is set to expire 45 days after the last password change. Users who do not change their password within the last 45 days must enter new passwords on the next successful login. To change your password, you must have already logged in with your old password. If you cannot remember your current password, or if your account has been locked, call Customer Service for assistance.

1. Select **User | Change Password**.



The **Change Password** screen displays.

Change Password

Enter a new Password. Note that all fields with an asterisk (*) are required.

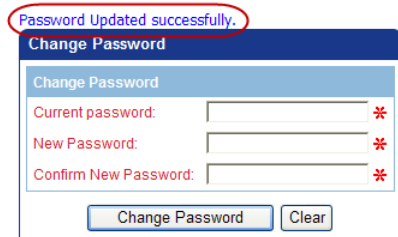
A screenshot of the 'Change Password' form. The form has a title bar 'Change Password'. Below it, there are three input fields: 'Current password:', 'New Password:', and 'Confirm New Password:'. Each field has a red asterisk (*) to its right, indicating it is required. At the bottom of the form, there are two buttons: 'Change Password' and 'Clear'.

2. Enter your old password in the **Current Password** field.
3. Enter your new password in the **New Password** field.
4. Enter your new password again in the **Confirm New Password** field for verification.
5. Click **Change Password** to complete the password change.

The system displays a message that your password was successfully updated.

Change Password

Enter a new Password. Note that all fields with an asterisk (*) are required.



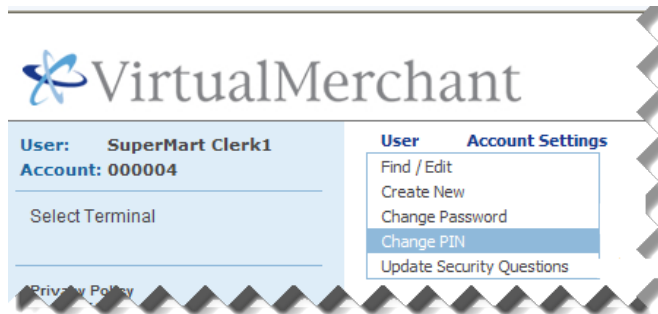
The screenshot shows a web form titled "Change Password". At the top, a message "Password Updated successfully." is displayed in blue text and is circled in red. Below this, the form has a blue header bar with the title "Change Password". The form contains three input fields: "Current password:", "New Password:", and "Confirm New Password:". Each field has a red asterisk (*) to its right, indicating it is a required field. At the bottom of the form, there are two buttons: "Change Password" and "Clear".

NOTE: Click **Clear** if you want to abandon any changes

Changing Your PIN

VirtualMerchant allows you to change the length and format of the terminal PINs associated with your account. The system automatically generates PINs, so you are unable change the actual PIN text. You are only allowed to change length and format of your the PIN.

1. Select **User | Change PIN**.



The **Change PIN** screen displays.

Change PIN

Enter a new PIN.

Change PIN						
User	Terminal Name	PIN	Market	PIN Length	PIN Format	
503525	INTERNET MERCHANT	Y84E63	Internet	six characters ▼	numeric ▼	Change PIN
503525	MAIL ORDER MERCHANT	1173E4	MOTO	six characters ▼	numeric ▼	Change PIN
503525	RETAIL MERCHANT	5RQQS1	General Retail	six characters ▼	numeric ▼	Change PIN

2. If you want to change the **PIN Length**, select one of the three options from the drop-down list:
 - six characters
 - five characters
 - four characters

NOTE: PIN length defaults to six characters.

3. Click **Change PIN** to save the PIN length changes and generate the new PIN.

4. If you want to change the **PIN Format**, select one of the two options from the drop-down list and click **Change PIN** to save the PIN format changes and generate the new PIN:

- numeric
- alphanumeric

NOTE: PIN format defaults to numeric.

5. To just change your PIN, click **Change PIN**, and the system will auto generate the new PIN.

You can change both the PIN length and PIN format at the same time. For example:

The following PIN (**Y84E63**) has a length of 6 characters and the format is alphanumeric.

Change PIN

Enter a new PIN.

User	Terminal Name	PIN	Market	PIN Length	PIN Format	
503525	INTERNET MERCHANT	Y84E63	Internet	six characters	alphanumeric	Change PIN
503525	MAIL ORDER MERCHANT	1173E4	MOTO	six characters	numeric	Change PIN

- a) To change the PIN length from 6 to 4, select **four characters** from the **PIN Length** drop-down list .
- b) To change the PIN format from alphanumeric to numeric, select **numeric** from the **PIN Format** drop-down list .

User	Terminal Name	PIN	Market	PIN Length	PIN Format	
503525	INTERNET MERCHANT	Y84E63	Internet	four characters	numeric	Change PIN
503525	MAIL ORDER MERCHANT	1173E4	MOTO	six characters	numeric	Change PIN

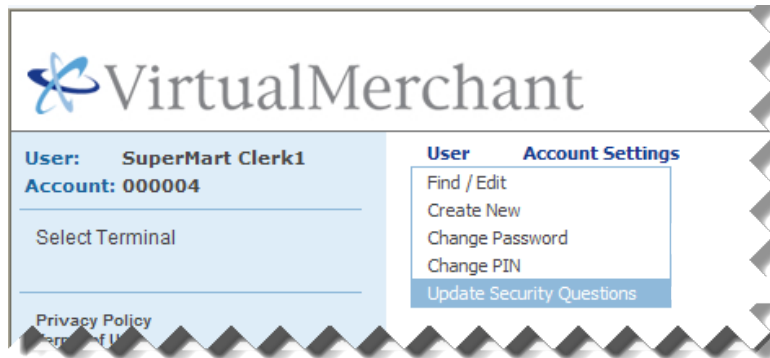
- c) Click **Change PIN**. The system saves the PIN length and format changes and generates a new numeric 4-character PIN.

User	Terminal Name	PIN	Market	PIN Length	PIN Format	
503525	INTERNET MERCHANT	2588	Internet	six characters	numeric	Change PIN
503525	MAIL ORDER MERCHANT	1173E4	MOTO	six characters	numeric	Change PIN

Updating Your Security Questions

When you first accessed VirtualMerchant and used the password assigned to you by Elavon's customer service, you were prompted to enter three security questions and answers. Follow the procedure below to change either the questions or answers.

1. Select **User | Update Your Security Questions**.



The **Update Security Questions** screen displays.

Update Security Questions

Confirm your password, then select desired questions and provide answer provide to each.

Security Questions

Confirm Password

Password:

*

Security Questions & Answers

Question1	What is your mother's first name?	▼	Answer	●●●●●●
Question2	What is your father's first name?	▼	Answer	●●●●●●
Question3	What was the color of your first car?	▼	Answer	●●●●●●

Update

Cancel

2. Enter your **Password**.

3. Select the security question you would like to change from the **Question** drop-down list.
The new security question displays.

The screenshot shows a web form titled "Security Questions". At the top, there is a "Confirm Password" section with a "Password:" label and a masked input field followed by a red asterisk. Below this is the "Security Questions & Answers" section. It contains three rows, each with a question number, a question text, a dropdown arrow, and an "Answer" label with a masked input field. The first row is highlighted with a red oval around the question text: "What are the last five digits of your Social Security number?". The second row has the question "What is your father's first name?". The third row has the question "What was the color of your first car?". At the bottom of the form are "Update" and "Cancel" buttons.

4. Enter your **Answer**.
5. Click **Update**.

The system displays a message that your security question and answer were updated successfully.

The screenshot shows the same "Security Questions" form as before, but with a red oval around the message "Successfully updated Security question and answers." at the top. The "Security Questions & Answers" section now shows the first question selected in the dropdown: "What are the last five digits of your Social Security number?". The second and third questions remain the same. The "Update" and "Cancel" buttons are still at the bottom.

CHAPTER 4. Managing Account Settings

The Account Settings menu has a single option called **IP Address Options**. This feature restricts access to a VirtualMerchant account so that only certain IP addresses can access an account with its designated terminals. Therefore, if you attempt to access an account from an IP address that is not in the list, you will be denied access.

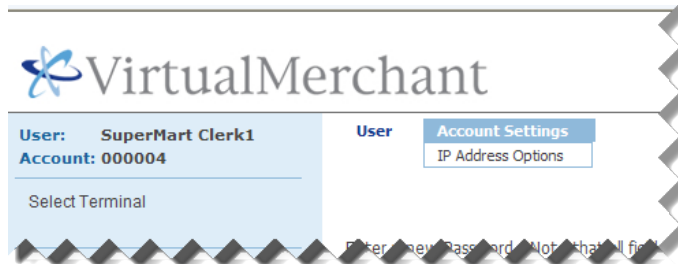
NOTE: The IP Limitation feature applies to the user interface (Login.do) only, it does not apply to Process.do and Processxml.do and will not limit any gateway transactions.

In this chapter you will use the **Login IP Address** feature to do any of the following operations:

- Add a login IP Address
- Delete a login IP Address

To Add a Login IP Address

1. Select **Account Settings | IP Address Options**.



The **IP Address Options** screen displays all authorized login IP addresses that are already associated with this account.

IP Address Options

This form is used to configure IP address options

 A screenshot of the 'Login IP Address Options' form. It has a title bar 'Login IP Address Options'. Inside, there is a checkbox labeled 'Use Login IP Addresses' which is currently unchecked. Below this is a text area labeled 'Authorized Login IP Addresses (max 50)'. There is an 'Add Login IP Address' button next to a text input field. At the bottom, there are 'Update' and 'Cancel' buttons.

2. Select the **Use Login IP Addresses** check box.

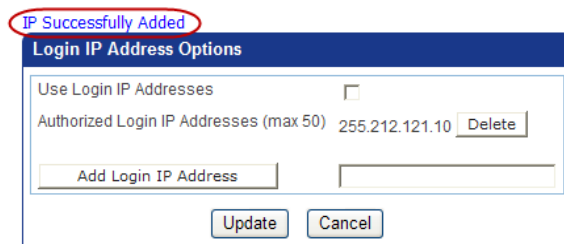
NOTE: You must select **Use Login IP Addresses** to use an IP address to restrict access to an account. This option is not activated if you only add IP addresses.

3. In the text box provided, enter the login IP address you want to allow to access this account.
4. Click **Add Login IP Address**.

The system displays a message that the IP address was successfully added.

IP Address Options

This form is used configure IP address options



The screenshot shows a web form titled "Login IP Address Options". At the top, a red-bordered box contains the text "IP Successfully Added". Below this, the form has a section "Use Login IP Addresses" with an unchecked checkbox. Underneath, it says "Authorized Login IP Addresses (max 50)" and lists the IP address "255.212.121.10" with a "Delete" button next to it. At the bottom of this section is an "Add Login IP Address" button and an empty text input field. At the very bottom of the form are "Update" and "Cancel" buttons.

5. To add other IP addresses, repeat Steps 3 and 4.

NOTES:

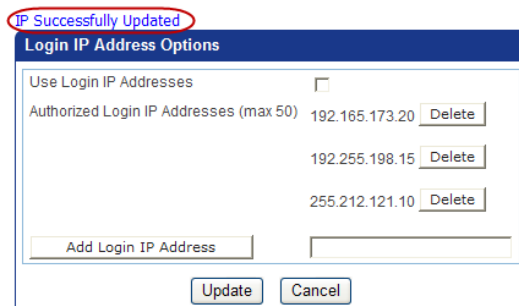
- You can add a maximum of 50 IP addresses or IP range addresses for your account.
- You must provide a valid IP address to your account with all 4 octets of the IP address (e.g. 123.45.67.89) or a range of IP addresses, with only the first 2 or 3 octets (e.g. 123.45 or 123.45.67).
- IP addresses must be public.

6. Click **Update**.

The system displays a message that the IP addresses were successfully updated.

IP Address Options

This form is used configure IP address options

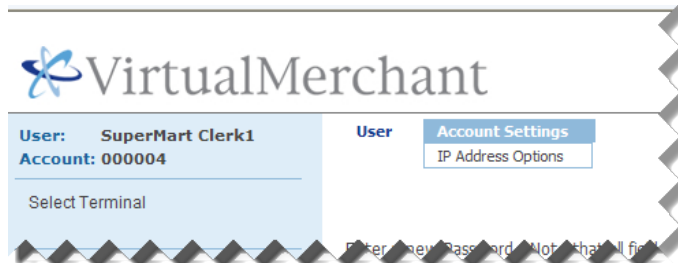


The screenshot shows the same "Login IP Address Options" form. The red-bordered box at the top now says "IP Successfully Updated". In the "Authorized Login IP Addresses (max 50)" section, there are now three IP addresses listed, each with a "Delete" button: "192.165.173.20", "192.255.198.15", and "255.212.121.10". The "Add Login IP Address" button and text input field remain at the bottom of the section. The "Update" and "Cancel" buttons are still at the bottom of the form.

NOTE: Click **Cancel** to abandon updates or return to the VirtualMerchant **Main** page.

To Delete a Login IP Address

1. Select **Account Settings** | **IP Address Options**.



The **IP Address Options** screen displays all authorized login IP addresses that are already associated with this account.

IP Address Options

This form is used configure IP address options

 A screenshot of the 'Login IP Address Options' form. It has a title bar 'Login IP Address Options'. Inside, there is a checkbox 'Use Login IP Addresses' which is unchecked. Below it, a section 'Authorized Login IP Addresses (max 50)' contains a list of three IP addresses: '192.165.173.20', '192.255.198.15', and '255.212.121.10'. Each IP address has a 'Delete' button next to it. At the bottom, there is an 'Add Login IP Address' button and an empty text input field. At the very bottom are 'Update' and 'Cancel' buttons.

2. Click **Delete** next to the IP address you want to delete.

The system displays a message that the IP address was successfully deleted.

IP Address Options

This form is used configure IP address options

 A screenshot of the 'Login IP Address Options' form, similar to the previous one, but with a red circle highlighting a message at the top: 'IP Successfully Deleted'. The list of authorized IP addresses now only contains '255.212.121.10' with its 'Delete' button. The 'Add Login IP Address' button and input field, and the 'Update' and 'Cancel' buttons at the bottom, are still present.

3. To delete other IP addresses, repeat Step 2.
4. Click **Update**.

The system displays a message that the IP addresses were successfully updated.

IP Address Options

This form is used to configure IP address options

IP Successfully Updated

Login IP Address Options

Use Login IP Addresses ☐

Authorized Login IP Addresses (max 50) 192.165.173.20

Delete

Add Login IP Address

Update

Cancel

CHAPTER 5. Using Terminals

When you use VirtualMerchant, you might have a single terminal or multiple terminals configured. You can control which users have access to these terminals when you configure that user's account.

If you only have one terminal associated with your user ID, you will automatically have that terminal selected when you access VirtualMerchant. However, if you have multiple terminals you will need to select a terminal to work in. You can select only one terminal to work in at any given time.

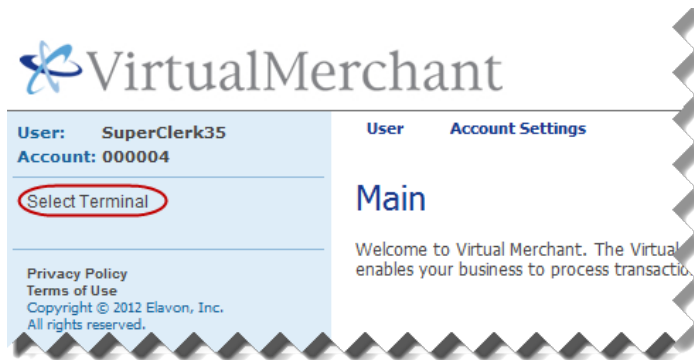
This chapter describes how to:

- Select a terminal
- Set up merchants
- Set up payment form
- Manage advanced settings

To Select a Terminal

VirtualMerchant allows you to find and select terminals by the terminal friendly name.

1. On the VirtualMerchant logon page, click **Select Terminal**.



The **Select Terminal** screen displays a list of the terminals on which you have access in alphabetical order by Friendly Name.

NOTE: For users that have access to more than 25 terminals VirtualMerchant does the following:

- Default the number of terminals to be displayed per page to 25.
 - Allow users to select the default number of terminals to be displayed per page: 25, 50, 75, 100, 250, 500, 750, and 1000.
 - Allow users to page through the terminals on which they have access as follows:
 - Select a specific page
 - Select next page
 - Select previous page
 - Advance to the first page
 - Advance to the last page
2. If you have access to 25 or less terminals, from the **Terminal List** table, click the terminal you wish to access from the list.

Select Terminal

Select the desired terminal.

Terminal List • 2 items			
Friendly Name ↕	Market ↕	Region ↕	Terminal ID ↕
JOHN INTERNET TERMINAL QAAFE	Internet	United States - Updated	0010540851000000724902
Recurring MOTO Terminal	Internet	United States - Updated	223456789

3. If you have access to more than 25 terminals, from the **Find Terminal** text box, enter any number of characters (including letters, numbers, and special characters) in the terminal friendly name for the terminal you wish to access.

VirtualMerchant displays a list of terminals that you have access to with those characters located anywhere in the **Friendly Name**.

Select Terminal

Select the desired terminal.

Friendly Name	Market	Region	Terminal ID
A12345	MOTO	United States - Updated	0031940008012107150001
AA12345	MOTO	United States - Updated	0031940008012107416001
B12345	MOTO	United States - Updated	0031940008012107218001
BB12345	MOTO	United States - Updated	0031940008012101955001
BBB12345	MOTO	United States - Updated	0031940008011978734001
C12345	MOTO	United States - Updated	0031940008012107267001
CC12345	MOTO	United States - Updated	0031940008012107564001
CCC12345	MOTO	United States - Updated	0031940008012107325001
D12345	MOTO	United States - Updated	0031940008013900322001
DD12345	MOTO	United States - Updated	0031940008013900306001
DDD12345	MOTO	United States - Updated	0031940008012101989001
EE12345	MOTO	United States - Updated	0031940008012102110001
FF12345	MOTO	United States - Updated	0031940008012107630001
G12345	MOTO	United States - Updated	0031940008012107192001
GG12345	MOTO	United States - Updated	0031940008011978780001

- Click the **Friendly Name** to select the terminal you wish to access from the list.

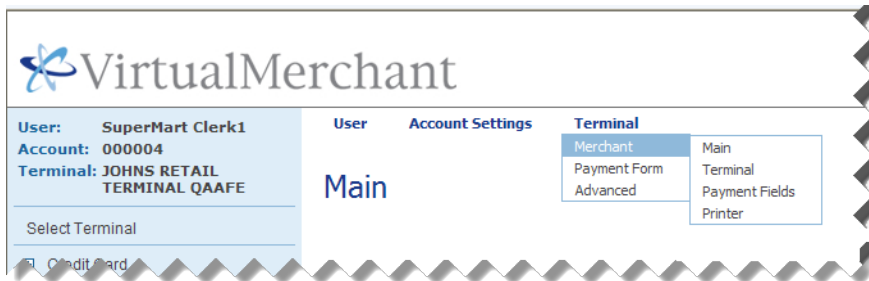
The **Main VirtualMerchant** screen displays and you will now see the **Terminal** menu option at the top of the screen, along with the type of transactions available to you on this terminal.

Once you have the terminal selected, you can proceed with other actions available to you from the **Terminal** menu option as described in the following sections.

Setting Up Merchant Information

The **Merchant Setup** menu consists of the following options:

- Main – allows you to update merchant information
- Terminal – allows you to update terminal information
- Payment Fields – allows you to update payment fields and payment sections
- Printer – allows you to configure your printer



To Update Merchant Information (Main Option)

This function allows you to view and edit merchant information.

Your merchant information includes:

- Merchant Name
- Address, City, State, Province and Postal Code
- Contact Information
- Terminal E-mail
- SMS E-mail
- Website

To update this information:

1. Select **Terminal | Merchant | Main**.

The **Update** screen displays.

Update

This form is used to update the selected terminal. Note that all fields with an asterisk (*) are required.

Update Merchant Information

Merchant Options

Merchant Name:	EFS GET FIT BOOTCAMP
Address 1:	4915 PURITAN DR
Address 2:	
City:	SUGAR HILL
State/Province:	GA
Postal Code:	30518
Contact Name:	JOHN BROWN
Contact Phone 1:	678-714-4670
Contact Phone 2:	
Contact E-mail:	idqatest@novainfo.com *
Terminal E-mail:	idqatest@novainfo.com *
SMS E-mail:	
Merchant's URL(Website):	

2. Update the fields as desired.

NOTE: The **Contact E-mail** and **Terminal E-mail** addresses are required fields and cannot be left blank. All other fields are optional.

3. Click **Update** when all fields are completed the way you want them.

The **Update** screen indicates that your update was successful.

To Update Terminal Information

Your terminal information includes:

- Terminal Number
- Friendly Name
- Region
- Currency
- Processing Type
- Market Segment
- Payment Types
- Credit Payment Options
- Recurring Payment Options
- Debit Payment Options
- Other Payment Options
- Transaction Entry Options

From this list, the only option that you are able to update yourself is the **Friendly Name**. If you need to have any other information modified, contact Elavon's support staff.

To update the **Friendly Name**:

1. Select **Terminal** | **Merchant** | **Terminal**.

The **Update Terminal** screen displays.

[Update Terminal](#)

This form is used to update the selected Terminal. Note that all fields with an asterisk (*) are required.

Terminal Information: Account ID 000004

Terminal	
Terminal Number:	223456789
Friendly Name:	Recurring MOTO Terminal *
Region:	USA
Currency:	United States Dollar
Processing Type:	Terminal-Based
Market Segment:	Internet
Payment Types:	Credit Gift
Credit Payment Options:	Address Verification CVV2, CVC2, CID Purchasing Card 2 Invoice Number Dynamic Currency Recurring
Recurring Payment Options:	DAILY Billing Cycle
Other Payment Options:	
Transaction Entry Options:	Enable HTTPS Transaction

2. Enter the name you want your terminal to be known as in the **Friendly Name** field.
3. Click **Update**.

The **Update Terminal** screen changes to indicate that you have updated the terminal **Friendly Name** successfully.

Update Payment Fields and Payment Sections

VirtualMerchant allows you to configure how payment fields display both in Virtual Terminal and on the payment form to the customer. Sections are placeholders for information that can be configured to display on the payment forms. Each section is composed of the individual fields on the payment forms.

Options available to modify payment fields and sections include:

- Add new payment fields
- Delete payment fields
- Edit payment fields
- Rearrange payment fields
- Add new payment sections
- Edit payment sections
- Delete payment sections

To Add New Payment Fields

This function allows you to define how payment fields appear on the screen, as well as on the VirtualMerchant payment form.

1. Select **Terminal | Merchant | Payment Fields**.

The **Payment Fields** screen displays.

Payment Fields

This form is used to update the field use and order.

The screenshot shows the 'Payment Field Setup' interface. It contains two main tables for configuring payment fields.

Order Section	Required	OrderSection	System Field
Account Data/MICR Data	Yes	ssl_account_data	System Field
Expiration Date(MMY)	Yes	ssl_exp_date	System Field
Amount	Yes	ssl_amount	System Field
Cardholder Amount	Yes	ssl_cardholder_amount	System Field
Cardholder Currency	Yes	ssl_cardholder_currency	System Field
Conversion Rate	Yes	ssl_conversion_rate	System Field
CVV2 Indicator	Yes	ssl_cvv2cvc2_indicator	System Field
CVV2	Yes	ssl_cvv2cvc2	System Field
Customer Code	No	ssl_customer_code	System Field
Sales Tax	No	ssl_salestax	System Field
Invoice Number	No	ssl_invoice_number	System Field
Tender Type	Yes	ssl_egc_tender_type	System Field
Approval Code	Yes	ssl_approval_code	System Field

Custom Fields	Required	CustomFields	System Field
First Name	No	First_Name_ssl	
Last Name	No	Last_Name_ssl	

Buttons: Add New Field, Add New Section

2. Click **Add New Field**.

The **Add New Payment Field** screen displays.

Add New Payment Field

This form is used to add a new payment field. Note that all fields with an asterisk (*) are required.

New Payment Field configuration

Field Options

Name: *

Display Name: *

Section: *

Field Type: *

Minimum Number of Characters:

Maximum Number of Characters: *

Required: ☐

Show in Virtual Terminal: ☐

Can be changed on Payment Form: ☐

Show on Payment Form: ☐

Show in Receipt: ☐

Show in Email to Customer: ☐

Show in Email to Merchant: ☐

Forward on Approval: ☐

Forward on Decline: ☐

3. Enter the **Name** of the new field, without spaces.
NOTE: This field cannot be edited once the field is added.
4. Enter the name for the field that will show on the payment form in the **Display Name** field.
5. In the **Section** drop-down list, select the section in which you want the new field to display on the payment form from the following:
 - Billing Address
 - Order Section
 - Custom Fields
 - Shipping Address
6. In the **Field Type** drop-down list, select one of the following:
 - Text
 - Drop Down
 - Checkbox
7. Enter the **Maximum Number of Characters** for this field.

For text fields that are custom fields or system fields that are optional, you can define the minimum length required for a value entered in the field.

8. Select required check boxes to specify where the new fields will display.

Fields	Description
Required	Designates the field as required on the payment form and in the Virtual Terminal. This cannot be changed for fields the system sets as required.
Show in Virtual Terminal	Specifies whether the field is visible in the Virtual Terminal.
Can be Changed on Payment Form	Specifies whether the field can be edited on the payment form. This option is not valid unless you select the Show on Payment Form check box.
Show on Payment Form	Specifies whether the field is visible in the VirtualMerchant payment form.
Show in Receipt	Places this field on the transaction receipt.
Show in Email to Customer	Includes this field in the customer e-mail to the addresses entered into the payment form. You must enter the Contact Email on the Update Merchant Information screen for the e-mail to be sent to the customer.
Show in Email to Merchant	Includes this field in the merchant notification e-mail to the addresses entered into the Terminal E-mail on the Update Merchant Information screen.
Forward on Approval	Forwards the information in this field to the URL specified for the merchant if the transaction is approved.
Forward on Decline	Forwards the information in this field to the URL specified for the merchant if the transaction is declined.

NOTE: If you select or clear any of the following settings on this screen, when you click **Add New Field**, the system automatically updates setting in the section in which the field is located:

- Show in Virtual Terminal
- Show on Payment Form
- Show in Receipt
- Show e-mail to Customer
- Show e-mail to Merchant

9. Click **Add New Field**.

The **Payment Fields** screen displays and indicates that your update was successful. The new field displays at the bottom of the section.

10. To change the order in which the fields display in the section, click the up or down arrows (refer to the To Rearrange Payment Fields section).

To Delete Payment Fields

Only user-defined fields can be deleted. You are not allowed to delete system-defined fields.

1. On the **Payment Fields** screen, click on the field you wish to delete.

Payment Fields

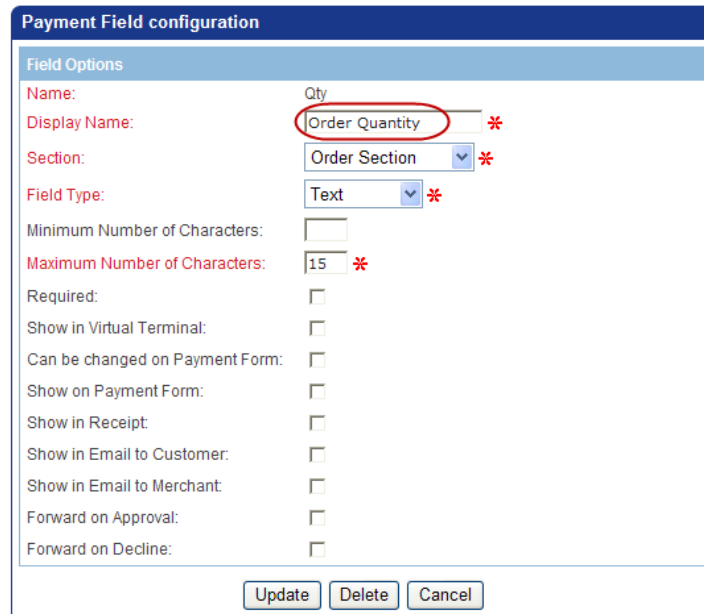
This form is used to update the field use and order.

Payment Field Setup				
▲ ▼	Order Section	Required	OrderSection	System Field
▲ ▼	Account Data/MICR Data	Yes	ssl_account_data	System Field
▲ ▼	Expiration Date(MMY)	Yes	ssl_exp_date	System Field
▲ ▼	Amount	Yes	ssl_amount	System Field
▲ ▼	Cardholder Amount	Yes	ssl_cardholder_amount	System Field
▲ ▼	Cardholder Currency	Yes	ssl_cardholder_currency	System Field
▲ ▼	Conversion Rate	Yes	ssl_conversion_rate	System Field
▲ ▼	CVV2 Indicator	Yes	ssl_cvv2cvc2_indicator	System Field
▲ ▼	CVV2	Yes	ssl_cvv2cvc2	System Field
▲ ▼	Customer Code	No	ssl_customer_code	System Field
▲ ▼	Sales Tax	No	ssl_salestax	System Field
▲ ▼	Invoice Number	No	ssl_invoice_number	System Field
▲ ▼	Tender Type	Yes	ssl_egc_tender_type	System Field
▲ ▼	Approval Code	Yes	ssl_approval_code	System Field
▲ ▼	Driver's License Number	No	ssl_drivers_license_number	System Field
▲ ▼	State Code	No	ssl_drivers_license_state	System Field
▲ ▼	Phone Number	No	ssl_drivers_license_phone_number	System Field
▲ ▼	Opt Out Number	No	ssl_opt_out_number	System Field
▲ ▼	Start Date	Yes	ssl_start_date	System Field
▲ ▼	Billing Cycle	Yes	ssl_billing_cycle	System Field
▲ ▼	Number Of Payments	Yes	ssl_number_of_payments	System Field
▲ ▼	Next Payment Date	Yes	ssl_next_payment_date	System Field
▲ ▼	Last Payment Date	Yes	ssl_last_payment_date	System Field
▲ ▼	Description	No	ssl_description	System Field
▲ ▼	Order Quantity	No	Qty	
Add New Field				
▲ ▼	Billing Address	Required	BillingAddress	System Field
▲ ▼	Company	No	ssl_company	System Field
▲ ▼	First Name	No	ssl_first_name	System Field
▲ ▼	Last Name	No	ssl_last_name	System Field
▲ ▼	Address	No	ssl_address	System Field
▲ ▼	City	No	ssl_city	System Field
▲ ▼	State	No	ssl_state	System Field
▲ ▼	Zip	No	ssl_zip	System Field
▲ ▼	Phone	No	ssl_phone	System Field
▲ ▼	Fax	No	ssl_fax	System Field
▲ ▼	Email	No	ssl_email	System Field
▲ ▼	Website	No	ssl_website	System Field

The **Update Payment Field** screen displays the selected field.

Update Payment Field

This form is used to update a payment field. Note that all fields with an asterisk (*) are required.



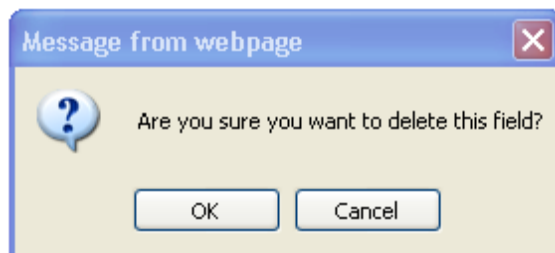
The 'Payment Field configuration' dialog box contains the following fields and options:

- Name:** Qty
- Display Name:** Order Quantity *
- Section:** Order Section *
- Field Type:** Text *
- Minimum Number of Characters:** (empty)
- Maximum Number of Characters:** 15 *
- Required:** ☐
- Show in Virtual Terminal:** ☐
- Can be changed on Payment Form:** ☐
- Show on Payment Form:** ☐
- Show in Receipt:** ☐
- Show in Email to Customer:** ☐
- Show in Email to Merchant:** ☐
- Forward on Approval:** ☐
- Forward on Decline:** ☐

Buttons at the bottom: Update, Delete, Cancel.

2. Click **Delete**.

The following message displays to confirm if the field should be deleted.



3. Click **OK**.

The system removes the payment field from the list and indicates that deletion was successful.

Payment Fields

This form is used to update the field use and order.

Order Quantity - Payment field Deleted successfully.

	Order Section	Required	OrderSection	System Field
▲ ▼	Account Data/MICR Data	Yes	ssl_account_data	System Field
▲ ▼	Expiration Date(MMY)	Yes	ssl_exp_date	System Field
▲ ▼	Amount	Yes	ssl_amount	System Field

To Edit Payment Fields

1. On the **Payment Fields** screen, click on the field you wish to update.

Payment Field Setup				
▲ ▼	Order Section	Required	OrderSection	System Field
▲ ▼	Account Data/MICR Data	Yes	ssl_account_data	System Field
▲ ▼	Expiration Date(MMY)	Yes	ssl_exp_date	System Field
▲ ▼	Amount	Yes	ssl_amount	System Field
▲ ▼	Cardholder Amount	Yes	ssl_cardholder_amount	System Field
▲ ▼	Cardholder Currency	Yes	ssl_cardholder_currency	System Field
▲ ▼	Conversion Rate	Yes	ssl_conversion_rate	System Field
▲ ▼	CVV2 Indicator	Yes	ssl_cvv2cvc2_indicator	System Field
▲ ▼	CVV2	Yes	ssl_cvv2cvc2	System Field
▲ ▼	Customer Code	No	ssl_customer_code	System Field
▲ ▼	Sales Tax	No	ssl_salestax	System Field
▲ ▼	Invoice Number	No	ssl_invoice_number	System Field
▲ ▼	Tender Type	Yes	ssl_egc_tender_type	System Field
▲ ▼	Approval Code	Yes	ssl_approval_code	System Field
▲ ▼	Driver's License Number	No	ssl_drivers_license_number	System Field
▲ ▼	State Code	No	ssl_drivers_license_state	System Field
▲ ▼	Phone Number	No	ssl_drivers_license_phone_number	System Field
▲ ▼	Opt Out Number	No	ssl_opt_out_number	System Field
▲ ▼	Start Date	Yes	ssl_start_date	System Field
▲ ▼	Billing Cycle	Yes	ssl_billing_cycle	System Field
▲ ▼	Number Of Payments	Yes	ssl_number_of_payments	System Field
▲ ▼	Next Payment Date	Yes	ssl_next_payment_date	System Field
▲ ▼	Last Payment Date	Yes	ssl_last_payment_date	System Field
▲ ▼	Description	No	ssl_description	System Field
▲ ▼	Quantity	No	Qty	System Field
Add New Field				
▲ ▼	Billing Address	Required	BillingAddress	System Field

The **Update Payment Field** screen displays the selected field.

Update Payment Field

This form is used to update a payment field. Note that all fields with an asterisk (*) are required.

Payment Field configuration	
Field Options	
Name:	Qty
Display Name:	Quantity *
Section:	Order Section *
Field Type:	Text *
Minimum Number of Characters:	
Maximum Number of Characters:	15 *
Required:	<input type="checkbox"/>
Show in Virtual Terminal:	<input type="checkbox"/>
Can be changed on Payment Form:	<input type="checkbox"/>
Show on Payment Form:	<input type="checkbox"/>
Show in Receipt:	<input type="checkbox"/>
Show in Email to Customer:	<input type="checkbox"/>
Show in Email to Merchant:	<input type="checkbox"/>
Forward on Approval:	<input type="checkbox"/>
Forward on Decline:	<input type="checkbox"/>
<input type="button" value="Update"/> <input type="button" value="Delete"/> <input type="button" value="Cancel"/>	

NOTE: The settings on this screen define how the field is presented on both the Virtual Terminal screens and the VirtualMerchant Payment Form. It also identifies whether the field should be used on the e-mail responses for approved and declined notifications.

2. Make your changes and click **Update**.

The **Payment Fields** screen displays and indicates that your update was successful.

Payment Fields

This form is used to update the field use and order.

Order Quantity - Payment field Updated successfully.

Payment Field Setup				
Order Section	Required	OrderSection	System Field	
Account Data/MICR Data	Yes	ssl_account_data	System Field	
Expiration Date(MMY)	Yes	ssl_exp_date	System Field	
Amount	Yes	ssl_amount	System Field	
Cardholder Amount	Yes	ssl_cardholder_amount	System Field	
Cardholder Currency	Yes	ssl_cardholder_currency	System Field	
Conversion Rate	Yes	ssl_conversion_rate	System Field	
CVV2 Indicator	Yes	ssl_cv2cv2_indicator	System Field	
CVV2	Yes	ssl_cv2cv2	System Field	
Customer Code	No	ssl_customer_code	System Field	
Sales Tax	No	ssl_salestax	System Field	
Invoice Number	No	ssl_invoice_number	System Field	
Tender Type	Yes	ssl_egc_tender_type	System Field	
Approval Code	Yes	ssl_approval_code	System Field	
Driver's License Number	No	ssl_drivers_license_number	System Field	
State Code	No	ssl_drivers_license_state	System Field	
Phone Number	No	ssl_drivers_license_phone_number	System Field	
Opt Out Number	No	ssl_opt_out_number	System Field	
Start Date	Yes	ssl_start_date	System Field	
Billing Cycle	Yes	ssl_billing_cycle	System Field	
Number Of Payments	Yes	ssl_number_of_payments	System Field	
Next Payment Date	Yes	ssl_next_payment_date	System Field	
Last Payment Date	Yes	ssl_last_payment_date	System Field	
Description	No	ssl_description	System Field	
Order Quantity	No	Qty		

Add New Field

Billing Address	Required	BillingAddress	System Field
Company	No	ssl_company	System Field
First Name	No	ssl_first_name	System Field
Last Name	No	ssl_last_name	System Field
Address	No	ssl_address	System Field
City	No	ssl_city	System Field
State	No	ssl_state	System Field
Zip	No	ssl_zip	System Field
Phone	No	ssl_phone	System Field
Fax	No	ssl_fax	System Field
E-mail	No	ssl_email	System Field

To Rearrange Payment Fields

You can use the arrows to the left of the fields to rearrange the fields on both the VirtualMerchant user interface and the payment form. On this screen, the **Billing Address** is followed by the **Shipping Address**. To allow Shipping Address to appear before Billing Address, click the down arrow as shown below.

Payment Fields

This form is used to update the field use and order.

Payment Field Setup

	Billing Address	Required	BillingAddress	System Field
▲ ▼	Company	No	ssl_company	System Field
▲ ▼	First Name	No	ssl_first_name	System Field
▲ ▼	Last name	No	ssl_last_name	System Field
▲ ▼	Address1	No	ssl_avs_address	System Field
▲ ▼	Address2	No	ssl_address2	System Field
▲ ▼	City	No	ssl_city	System Field
▲ ▼	State/Province	No	ssl_state	System Field
▲ ▼	Postal Code	No	ssl_avs_zip	System Field
▲ ▼	Country	No	ssl_country	System Field
▲ ▼	Phone	No	ssl_phone	System Field
▲ ▼	Email Address	No	ssl_email	System Field
Add New Field				
	Shipping Address	Required	ShippingAddress	System Field
▲ ▼	Ship to Company	No	ssl_ship_to_company	System Field
▲ ▼	Ship to First Name	No	ssl_ship_to_first_name	System Field
▲ ▼	Ship to Last name	No	ssl_ship_to_last_name	System Field
▲ ▼	Ship to Address1	No	ssl_ship_to_address1	System Field

To Shipping Address now appears before Order Section.

Payment Fields

This form is used to update the field use and order.

Payment Field Setup

	Shipping Address	Required	ShippingAddress	System Field
▲ ▼	Ship to Company	No	ssl_ship_to_company	System Field
▲ ▼	Ship to First Name	No	ssl_ship_to_first_name	System Field
▲ ▼	Ship to Last name	No	ssl_ship_to_last_name	System Field
▲ ▼	Ship to Address1	No	ssl_ship_to_address1	System Field
▲ ▼	Ship to Address2	No	ssl_ship_to_address2	System Field
▲ ▼	Ship to City	No	ssl_ship_to_city	System Field
▲ ▼	Ship to State/Province	No	ssl_ship_to_state	System Field
▲ ▼	Ship to Postal Code	No	ssl_ship_to_zip	System Field
▲ ▼	Ship to Country	No	ssl_ship_to_country	System Field
▲ ▼	Ship to Phone	No	ssl_ship_to_phone	System Field
Add New Field				
	Billing Address	Required	BillingAddress	System Field
▲ ▼	Company	No	ssl_company	System Field
▲ ▼	First Name	No	ssl_first_name	System Field
▲ ▼	Last name	No	ssl_last_name	System Field
▲ ▼	Address1	No	ssl_avs_address	System Field

NOTE: You can use the arrows to move the fields up or down in the list.

Payment Field Setup

	Shipping Address	Required	ShippingAddress	System Field
▲ ▼	Ship to Company	No	ssl_ship_to_company	System Field
▲ ▼	Ship to First Name	No	ssl_ship_to_first_name	System Field
▲ ▼	Ship to Last name	No	ssl_ship_to_last_name	System Field
▲ ▼	Ship to Address1	No	ssl_ship_to_address1	System Field
▲ ▼	Ship to Address2	No	ssl_ship_to_address2	System Field
▲ ▼	Ship to City	No	ssl_ship_to_city	System Field
▲ ▼	Ship to State/Province	No	ssl_ship_to_state	System Field

To Add New Payment Sections

1. On the bottom of the **Payment Fields** screen, click **Add New Section**.

Payment Fields

This form is used to update the field use and order.

Payment Field Setup

Order Section	Required	OrderSection	System Field
Account Data/MICR Data	Yes	ssl_account_data	System Field
Expiration Date(MMY)	Yes	ssl_exp_date	System Field
Amount	Yes	ssl_amount	System Field
Cardholder Amount	Yes	ssl_cardholder_amount	System Field
Cardholder Currency	Yes	ssl_cardholder_currency	System Field
Conversion Rate	Yes	ssl_conversion_rate	System Field
CVV2 Indicator	Yes	ssl_cvv2cvc2_indicator	System Field
CVV2	Yes	ssl_cvv2cvc2	System Field
Customer Code	No	ssl_customer_code	System Field
Sales Tax	No	ssl_salestax	System Field
Invoice Number	No	ssl_invoice_number	System Field
Tender Type	Yes	ssl_egc_tender_type	System Field
Approval Code	Yes	ssl_approval_code	System Field

Custom Fields

Custom Fields	Required	CustomFields	System Field
First Name	No	First_Name_ssl	
Last Name	No	Last_Name_ssl	

Buttons: Add New Field, Add New Section

The **Add New Payment Section** screen displays.

Add New Payment Section

This form is used to add a new payment section. Note that all fields with an asterisk (*) are required.

New Payment Section configuration

Section Options

Name: *

Display Name: *

Show in Virtual Terminal: ☐

Show on Payment Form: ☐

Show in Receipt: ☐

Show in Email to Customer: ☐

Show in Email to Merchant: ☐

Buttons: Add New Section, Cancel

2. Enter the name of the new section, without spaces, in the **Name** field.
3. Enter the **Display Name** for the new section.
4. Select required check boxes to specify where the new section will display.

Fields	Description
Show in Virtual Terminal	Specifies whether the field is visible in the Virtual Terminal.
Show on Payment Form	Specifies whether the field is visible in the VirtualMerchant payment form.
Show in Receipt	Places this field on the transaction receipt.
Show in Email to Customer	Includes this field in the customer e-mail to the addresses entered into the payment form. You must enter the Contact Email on the Update Merchant Information screen for the e-mail to be sent to the customer.
Show in Email to Merchant	Includes this field in the merchant notification e-mail to the addresses entered into the Terminal E-mail on the Update Merchant Information screen.

- Click **Add New Section** to save the new section parameters.

The system displays a message that confirms that the new section was added successfully, and the new section appears at the bottom of the screen.

Payment Fields

This form is used to update the field use and order.

New Section - Payment section Added successfully.

Payment Field Setup

Shipping Address	Required	ShippingAddress	System Field
Ship to Company	No	ssl_ship_to_company	System Field
Ship to First Name	No	ssl_ship_to_first_name	System Field
Ship to Last name	No	ssl_ship_to_last_name	System Field
Ship to Address1	No	ssl_ship_to_address1	System Field
Ship to Address2	No	ssl_ship_to_address2	System Field

Custom Fields	Required	CustomFields	System Field
First Name	No	First_Name_ssl	
Last Name	No	Last_Name_ssl	
New Section	Required	NewSection	System Field

Add New Field

Add New Section

- To change the order of the sections, select the up or down arrows in the title bar of the section.

Custom Fields	Required	CustomFields	System Field
First Name	No	First_Name_ssl	
Last Name	No	Last_Name_ssl	
New Section	Required	NewSection	System Field

Add New Field

Add New Section

To Edit Payment Sections

1. On the **Payment Fields** screen, click on the section name you wish to edit.

Payment Fields

This form is used to update the field use and order.

Payment Field Setup

	Shipping Address	Required	ShippingAddress	System Field
▲ ▼	Ship to Company	No	ssl_ship_to_company	System Field
▲ ▼	Ship to First Name	No	ssl_ship_to_first_name	System Field
▲ ▼	Ship to Last name	No	ssl_ship_to_last_name	System Field
▲ ▼	Ship to Address1	No	ssl_ship_to_address1	System Field
▲ ▼	Ship to Address2	No	ssl_ship_to_address2	System Field

	Custom Fields	Required	CustomFields	System Field
▲ ▼	First Name	No	First_Name_ssl	
▲ ▼	Last Name	No	Last_Name_ssl	
▲ ▼	New Section	Required	NewSection	System Field

Buttons: Add New Field, Add New Section

The **Update Payment Section** screen displays the current information for the section.

Update Payment Section

This form is used to update a payment section. Note that all fields with an asterisk (*) are required.

Existing Payment Section configuration

Section Options

Name: NewSection

Display Name: New Section *

Show in Virtual Terminal: ☐

Show on Payment Form: ☐

Show in Receipt: ☐

Show in Email to Customer: ☐

Show in Email to Merchant: ☐

Buttons: Update Section, Delete, Cancel

2. Make your changes and click **Update Section**.

The **Payment Fields** screen displays and indicates that your update was successful. The new section displays at the bottom of the screen.

Payment Fields

This form is used to update the field use and order.

Additional Section - Payment section Updated successfully.

Payment Field Setup

▲ ▼	Shipping Address	Required	ShippingAddress	System Field
▲ ▼	Ship to Company	No	ssl_ship_to_company	System Field
▲ ▼	Ship to First Name	No	ssl_ship_to_first_name	System Field
▲ ▼	Ship to Last name	No	ssl_ship_to_last_name	System Field
▲ ▼	Ship to Address1	No	ssl_ship_to_address1	System Field
▲ ▼	Ship to Address2	No	ssl_ship_to_address2	System Field
▲ ▼	Ship to City	No	ssl_ship_to_city	System Field
▲ ▼	Ship to State/Province	No	ssl_ship_to_state	System Field

▲ ▼ First Name No First_Name_ssl

▲ ▼ Last Name No Last_Name_ssl

Add New Field

▲ ▼ **Additional Section** Required NewSection System Field

Add New Field

Add New Section

To Delete Payment Sections

1. On the **Payment Fields** screen, click on the section you wish to delete.

Payment Fields

This form is used to update the field use and order.

Payment Field Setup				
	Shipping Address	Required	ShippingAddress	System Field
▲ ▼	Ship to Company	No	ssl_ship_to_company	System Field
▲ ▼	Ship to First Name	No	ssl_ship_to_first_name	System Field
▲ ▼	Ship to Last name	No	ssl_ship_to_last_name	System Field
▲ ▼	Ship to Address1	No	ssl_ship_to_address1	System Field
▲ ▼	Ship to Address2	No	ssl_ship_to_address2	System Field
▲ ▼	Ship to City	No	ssl_ship_to_city	System Field
▲ ▼	Ship to State/Province	No	ssl_ship_to_state	System Field

▲ ▼	First Name	No	First_Name_ssl	
▲ ▼	Last Name	No	Last_Name_ssl	
Add New Field				
▲ ▼	Additional Section	Required	NewSection	System Field
Add New Field				
Add New Section				

The **Update Payment Section** screen displays the selected section information.

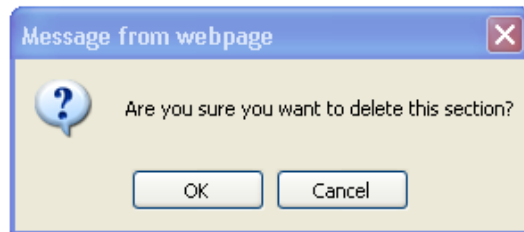
Update Payment Section

This form is used to update a payment section. Note that all fields with an asterisk (*) are required.

Existing Payment Section configuration	
Section Options	
Name:	NewSection
Display Name:	Additional Section *
Show in Virtual Terminal:	<input type="checkbox"/>
Show on Payment Form:	<input type="checkbox"/>
Show in Receipt:	<input type="checkbox"/>
Show in Email to Customer:	<input type="checkbox"/>
Show in Email to Merchant:	<input type="checkbox"/>
<input type="button" value="Update Section"/> <input type="button" value="Delete"/> <input type="button" value="Cancel"/>	

2. Click **Delete**.

The following message displays to confirm if the field should be deleted.



3. Click **OK**.

The system removes the payment section from your form and indicates that deletion was successful.

Payment Fields

This form is used to update the field use and order.

Additional Section - Payment section Deleted successfully.

Payment Field Setup				
▲ ▼	Shipping Address	Required	ShippingAddress	System Field
▲ ▼	Ship to Company	No	ssl_ship_to_company	System Field
▲ ▼	Ship to First Name	No	ssl_ship_to_first_name	System Field
▲ ▼	Ship to Last name	No	ssl_ship_to_last_name	System Field
▲ ▼	Ship to Address1	No	ssl_ship_to_address1	System Field
▲ ▼	Ship to Address2	No	ssl_ship_to_address2	System Field

Configure Your Printer

The **Printer Configuration** function allows you to configure the receipt printing options for VirtualMerchant. Printer options define the output generated upon a successful authorization attempt.

NOTE: It is very important to note that to print receipts, you must set up your Internet browser to accept pop-ups from VirtualMerchant before you begin transaction processing (refer to the Systems Requirements section).

To set up your printer, you have to access the Printer Configuration screen.

1. Select **Terminal | Merchant | Printer**.

The **Printer Configuration** screen displays.

Printer Configuration

This form is used to configure all of the printer options.

The screenshot shows the 'Printer Configuration' screen with the following sections:

- Printer Options:**
 - Printer Type:
 - Paper Type:
- Receipt Header Options:**
 - Justification:
 - Header Line 1:
 - Header Line 2:
 - Header Line 3:
 - Header Line 4:
 - Header Line 5:
- Receipt Trailer Options:**
 - Justification:
 - Trailer Line 1:
 - Trailer Line 2:
- Receipt Custom Fields:**

Custom Label	Custom Field
Custom Label 1	<input type="text"/>
Custom Label 2	<input type="text"/>
Custom Label 3	<input type="text"/>
Custom Label 4	<input type="text"/>
Custom Label 5	<input type="text"/>
Custom Label 6	<input type="text"/>
Custom Label 7	<input type="text"/>
Custom Label 8	<input type="text"/>
Custom Label 9	<input type="text"/>
Custom Label 10	<input type="text"/>

At the bottom, there are 'Update' and 'Cancel' buttons.

The **Printer Configuration** screen is divided into the following sections:

- Printer Options
- Receipt Header Options
- Receipt Trailer Options
- Receipt Custom Fields

2. In the **Printer Type** drop-down list, select one of the following:

- No Printer
- Parallel Printer
- Serial Printer

Option	Description
No Printer	Select if you do not wish to print a transaction receipt. This option displays the authorization information on the Virtual Terminal Response screen.
Parallel Printer	Select if you wish to print a receipt to a parallel printer. This option launches a separate browser screen with the receipt information and sends the output to the default printer for the Internet browser. You must then select the Print button in the pop-up window or use the browser's print feature.
Serial Printer	Select if you wish to print to a serial printer connected to a configured serial (COM) port. This option sends a receipt to the printer on a COM port. For the Serial Printer function to work, you must have Windows 2000 or higher, Internet Explorer 6.0 or greater and have successfully installed the driver from the Support page.

3. In the **Paper Type** drop-down list, select one of the following:

- Single Ply
- Multi Ply

NOTES:

- When you select Serial Printer as the printer type:
 - Select **Multi Ply** for 2 ply impact style printers. This option prints the customer and merchant receipts at once with one copy per paper ply.
 - Select **Single Ply** for 1 ply thermal style printers. This option prints the customer and merchant receipts separately.
- When you select Parallel Printer as the printer type:
 - **Multi Ply** prints the customer and merchant receipts on 2 separate pages (1 per page, 8 1/2"x11").
 - **Single Ply** prints the customer and merchant receipts side by side on a single sheet of paper (8 1/2"x11").

To set up Receipt Header Options

Receipt Header Options configure the structure for the receipt header. To enable or disable the printing of each header line, you can add or remove data from the **Header Line** field.

Receipt Header Options		Justification
Header Line 1	ABC Company	Center
Header Line 2	155 Princess Street	
Header Line 3	Atlanta, GA 30008	
Header Line 4	770-897-9538	
Header Line 5		

4. Select **Justification** from the drop down list.

Center	▼
Left	
Center	
Right	

To set up Receipt Trailer Options

Receipt Trailer Options configure the structure for the receipt footer. To enable or disable the printing of each footer line, you can add or remove data from the **Trailer Line** field.

Receipt Trailer Options		Justification
Trailer Line 1	ABC Company Inc.	Center
Trailer Line 2	Come Again	

5. Select **Justification** from the drop down list.

Center	▼
Left	
Center	
Right	

To set up Receipt Custom Fields

Receipt Custom Options configure up to ten (10) additional user-defined fields to appear on either the parallel or serial receipts.

Custom Label	Text Input	Custom Field
Custom Label 1	Invoice	Last Name
Custom Label 2	District	First Name
Custom Label 3		
Custom Label 4		
Custom Label 5		

- Enter descriptive label must be entered in the **Custom Label** field.
- To link to a defined custom field, select a value from the **Custom Field** drop-down list.

Custom Label	Text Input	Custom Field
Custom Label 1	Invoice	Last Name
Custom Label 2	District	First Name
Custom Label 3		
Custom Label 4		
Custom Label 5		

- Click **Update**.

The **Printer Configuration** screen indicates that your update was successful.

Printer Configuration

This form is used to configure all of the printer options.

Update succeeded.

Printer Configuration	
Printer Options	
Printer Type:	No Printer
Paper Type:	Single Ply

Setting Up Payment Forms

This function allows you to set up the following forms:

- Payment Form
- Receipt Form
- E-mail Form



Configure Payment Forms

The **Payment Form Setup** screen allows you to change the basic structure of the HTML payment form.

To configure your payment form, you can:

- Create header and footer text
- Edit and delete header and footer text
- Edit the form color
- Add header logo and background images to display on your payment form
- Set alignment for header logo on your payment form
- Remove header logo and background images from your payment form
- Preview the payment form

To Create Header and Footer Text

1. Select **Terminal | Payment Form | Payment Form**.

The **Payment Form** displays.

Payment Form

This section is used to configure the display options of the consumer payment form.

Payment Form Setup

Payment form Header Footer

Payment Form Header: HEADER Editor

Payment Form Footer: FOOTER Editor

Payment form Color

Body Background: White RGB Value: #FFFFFF

Body and Table Text: Black RGB Value: #000000

Table Header and Border: Black RGB Value: #000000

Table Header Text and Background: White RGB Value: #FFFFFF

Html Hyperlink Tags: Blue RGB Value: #0000FF

Payment form Images

Header Logo Image: 4993E.gif Remove Browse...

Header Logo Justification: ☐ Left ☒ Center ☐ Right

Background Image: 4993E.gif Remove Browse...

Preview

Header

Table

background / text

[Link](#)

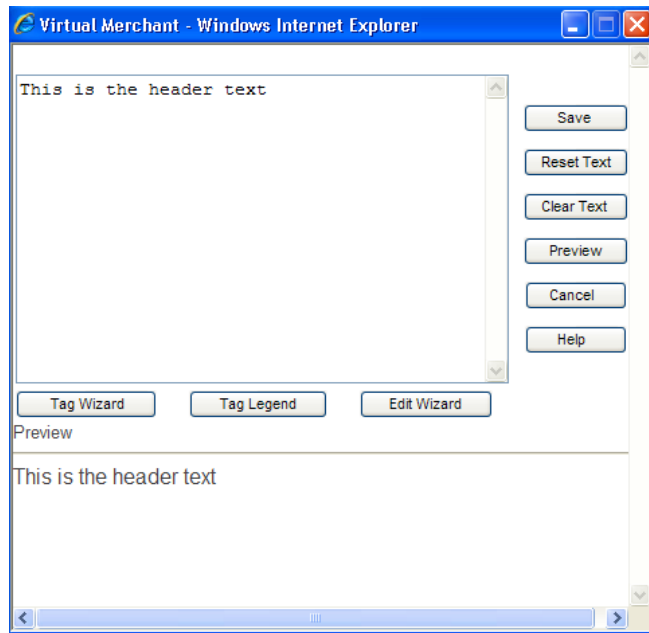
Update Cancel Restore Defaults Preview

2. Click the **Editor** button to the right of **Payment Form Header**.

NOTE: The same steps apply to configure the form footer.

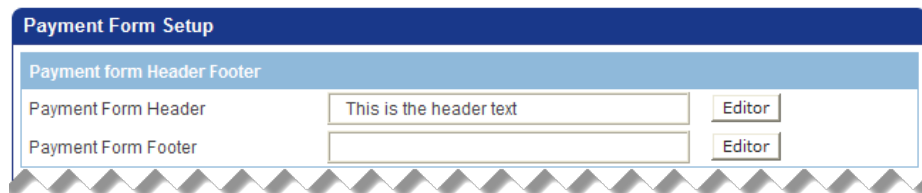
The **Text Editor** screen displays.

3. Enter text you want to appear on the form header
4. Click the **Preview** button to view text as it will appear in the header.



5. Click the **Save** button to save the text.

The Text Editor screen closes and the text you entered displays on the Payment Form screen.



NOTES:

- Click **Clear Text** or **Reset Text** if you need to remove unsaved text from the Text Editor screen.
- Click **Cancel** to close the Text Editor, cancel or delete unsaved work.
- Click **Help** to display the help page for the Text Editor page.

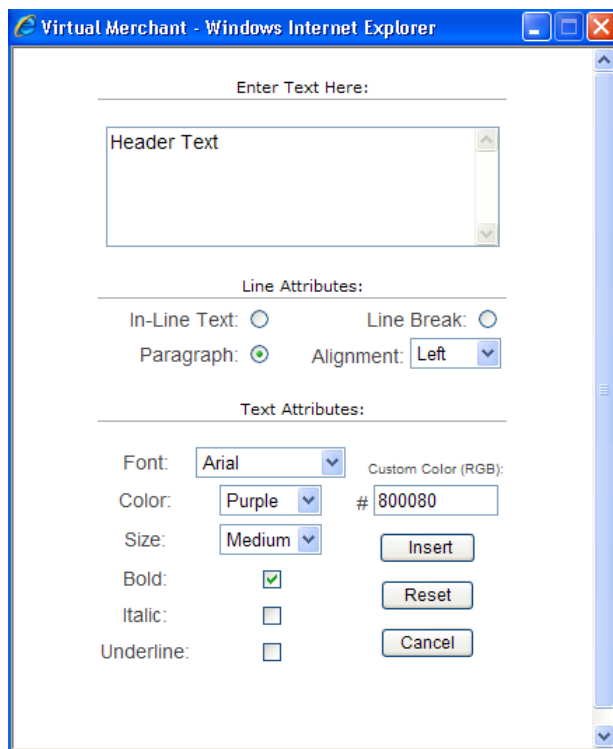
Tag Wizard

- Alternatively, you can click on the **Tag Wizard** button to enter header text.

The **Tag Wizard** screen displays.

NOTE: Tag Wizard defines the properties of text in either the header or the footer messages.

- In the **Enter Text Here** text box, enter the basic text to add to the header or footer.
- In the **Line Attributes** section, select the option to define how the text entered into the previous box appears on the form.
- In the **Text Attributes** section, select text attributes to define display properties of the text.



The screenshot shows a web browser window titled "Virtual Merchant - Windows Internet Explorer". Inside the browser, there is a form titled "Enter Text Here:". The form has three main sections:

- Enter Text Here:** A large text area containing the text "Header Text".
- Line Attributes:** This section contains four options:
 - In-Line Text:** An unselected radio button.
 - Line Break:** An unselected radio button.
 - Paragraph:** A selected radio button.
 - Alignment:** A dropdown menu set to "Left".
- Text Attributes:** This section contains several options and buttons:
 - Font:** A dropdown menu set to "Arial".
 - Color:** A dropdown menu set to "Purple".
 - Size:** A dropdown menu set to "Medium".
 - Custom Color (RGB):** A text box containing "# 800080".
 - Bold:** A checked checkbox.
 - Italic:** An unchecked checkbox.
 - Underline:** An unchecked checkbox.
 - Buttons:** "Insert", "Reset", and "Cancel".

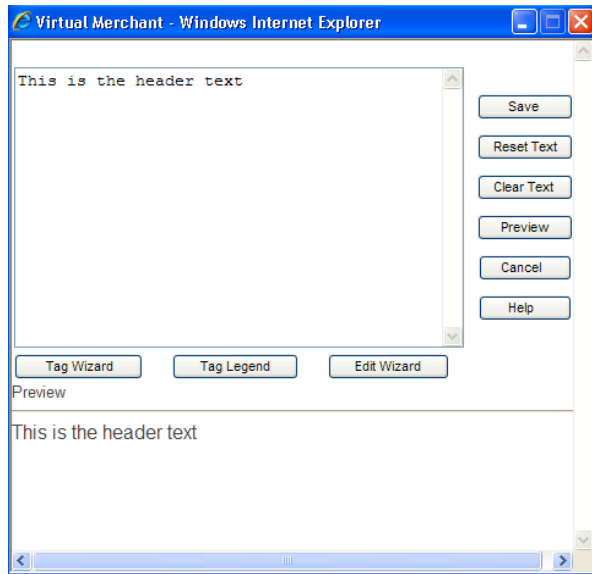
- Click **Insert**.

The screen closes and the text you entered displays along with the attributes you selected in the Text Editor screen.

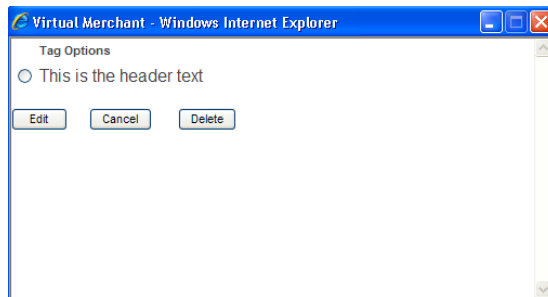
- Click the **Save** button to save the text.

To Edit and Delete Header and Footer Text

1. Click on the **Editor** button to the right of **Payment Form Header** or **Payment Form Header**.
2. On the Text Editor screen, click **Edit Wizard**.



The following screen displays.



3. Select **Edit** to edit or **Delete** to delete.
4. If you choose **Edit**, the Text Editor screen displays for you to edit and save your new header or footer.
5. If you choose **Delete**, the Text Editor screen displays. Click **Save** and the system delete header or footer.

To Edit the Payment Form Color

Under **Payment Form Color** on the **Payment Form Setup** screen, make your modifications as desired. Changes appear in the Preview section as shown below. Colors can be either selected from the drop down list or you can enter the RGB color value in the free text field.

Payment Form

This section is used to configure the display options of the consumer payment form.

The screenshot displays the 'Payment Form Setup' interface. It is divided into several sections: 'Payment form Header Footer', 'Payment form Color', and 'Payment form Images'. The 'Payment form Color' section is currently active, showing settings for 'Body Background' (White, #FFFFFF), 'Body and Table Text' (Black, #000000), 'Table Header and Border' (Black, #000000), 'Table Header Text and Background' (White, #FFFFFF), and 'Html Hyperlink Tags' (Blue, #0000FF). To the right of these settings is a 'Preview' window, which is highlighted with a red rectangle. The preview shows a visual representation of the payment form with a black header, a white table, and a blue link. At the bottom of the screen are buttons for 'Update', 'Cancel', 'Restore Defaults', and 'Preview'.

Payment form Header Footer		
Payment Form Header	HEADER	Editor
Payment Form Footer	FOOTER	Editor

Payment form Color		
Body Background:	White	RGB Value: #FFFFFF
Body and Table Text:	Black	RGB Value: #000000
Table Header and Border:	Black	RGB Value: #000000
Table Header Text and Background:	White	RGB Value: #FFFFFF
Html Hyperlink Tags:	Blue	RGB Value: #0000FF

Preview

Header
Table
background / text
[Link](#)

Payment form Images		
Header Logo Image:	4993E.gif	Remove
		Browse...
Header Logo Justification:	<input type="radio"/> Left <input checked="" type="radio"/> Center <input type="radio"/> Right	
Background Image:	4993E.gif	Remove
		Browse...

Update Cancel Restore Defaults Preview

To Add a Header Logo to Display on Payment Form

1. Under **Payment Form Images** on the **Payment Form Setup** screen, click the **Browse** button and select an image for the **Header Logo Image**.

2. Click **Update**.

The image filename displays along with a message that states that the payment form was updated successfully. In addition, the **Remove** button displays, which enables you to remove the logo.

3. Select Left, Center, or Right to align the logo as desired and click **Update**.

NOTE: The default alignment of the logo set up for a terminal as left justified.

To Add a Background Image to Display on Payment Form

1. Under **Payment Form Images** on the **Payment Form Setup** screen, click the **Browse** button and select an image for the **Background Image**.
2. Click **Update**.

The image filename displays along with a message that states that the payment form was updated successfully. In addition, the **Remove** button displays, which enables you to remove the background image.

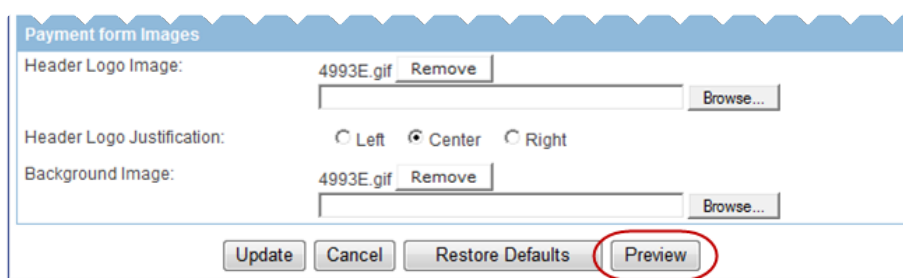
To Remove Header Logo and Background Images from Payment Form

Under **Payment Form Images** on the **Payment Form Setup** screen, to remove a header logo image or the background image, click the **Remove** button.

The system removes the image and displays a message that states that the payment form was updated successfully.

To Preview Payment Form

To view the payment form as it will be displayed to a consumer, select the **Preview** button at the bottom of the screen.



The screenshot shows the 'Payment form Images' configuration window. It has a blue header bar with the title 'Payment form Images'. Below the header, there are two main sections: 'Header Logo Image' and 'Background Image'. Each section contains a text field with the filename '4993E.gif', a 'Remove' button, and a 'Browse...' button. Between these sections is the 'Header Logo Justification' section with three radio buttons: 'Left', 'Center' (which is selected), and 'Right'. At the bottom of the window, there are four buttons: 'Update', 'Cancel', 'Restore Defaults', and 'Preview'. The 'Preview' button is circled in red.

Configure Receipt Forms

The **Receipt Form** screen configures the options to accurately display the transaction authorization results from the VirtualMerchant payment form.

1. Select **Terminal | Payment Form | Receipt Form**.

The **Receipt Form** displays.

Receipt Form

This section is used to configure the display options of the consumer receipt form. Note that all fields with an asterisk (*) are required.

2. Enter relevant information in the **Receipt Form - Approval** section.

NOTES:

- This section is used to identify how the authorization response page is handled from the VirtualMerchant payment form for approved transactions.
- Only **Button Text** is required. All other fields are optional.
- **Link Method** options include:

3. Enter relevant information in the **Receipt Form - Declined** section.

NOTES:

- This section identifies how the authorization response page is handled from the VirtualMerchant payment form for declined transactions.
- Only **Button Text** is required. All other fields are optional.

4. Enter relevant information in the **Receipt Form – Error URL** section.

5. Click **Update**.

Field	Description
Link Method	<p>This selection offers four methods to create the receipt link.</p> <p>Hyperlink - Displays the link back to the website specified in the URL field as a text link on the VirtualMerchant response page.</p> <p>Form GET - Displays the link back to the website specified in the URL field as a button on the VirtualMerchant response page. The response data is returned to the site in the form of a GET.</p> <p>Form POST - Displays the link back to the website specified in the URL field as a button on the VirtualMerchant response page. The response data is returned to the site in the form of a POST.</p> <p>Get Redirect - Re-directs the response from the VirtualMerchant payment form to the URL defined in the URL field in the form of a GET.</p>
Button Text	Allows you to specify the text that appears as the link on your website or response page. This option is only applicable for the Hyperlink, Form GET and Form POST Link Method options.
URL	<p>Allows you to attach a URL address on your receipts to give your customer' easy access back to your website. You have three protocol options for your URL:</p> <ul style="list-style-type: none"> • HTTP - Hyper Text Transfer Protocol • HTTPS - Hyper Text Transfer Protocol Secure • FTP - File Transfer Protocol
Receipt Header	Allows you to add a customized message that appears at the top of the declined transaction response page.
Receipt Footer	Allows you to add a customized message to appear at the bottom of the declined transaction response page.

Configure Email Options

To configure your email options, you may do the following:

- Set up your email notifications
- Restore default settings

1. Select **Terminal | Payment Form | E-mail Form**.

The **Email Setup Form** displays.

Email Setup Form

This section is used to configure the email options.

Email Notification Setup

Email Options Approval

☐ Notify Merchant of Transaction Approval

☐ Notify Customer of Transaction Approval

Email Header [Editor](#)

Email Footer [Editor](#)

Email Options Decline

☐ Notify Merchant of Transaction Decline

☐ Notify Customer of Transaction Decline

Email Header [Editor](#)

Email Footer [Editor](#)

[Update](#) [Cancel](#) [Restore Defaults](#)

To set up email notification for approved transactions

Use the **Email Options Approval** section to determine who receives email notifications for approved transactions and to modify e-mail header and footer formats so custom messages can be presented.

2. To use the email address you specified in the **Merchant Information** section (refer to the Updating Your Merchant Information section), select the **Notify Merchant of Transaction Approval** check box to generate a merchant confirmation email upon approval.

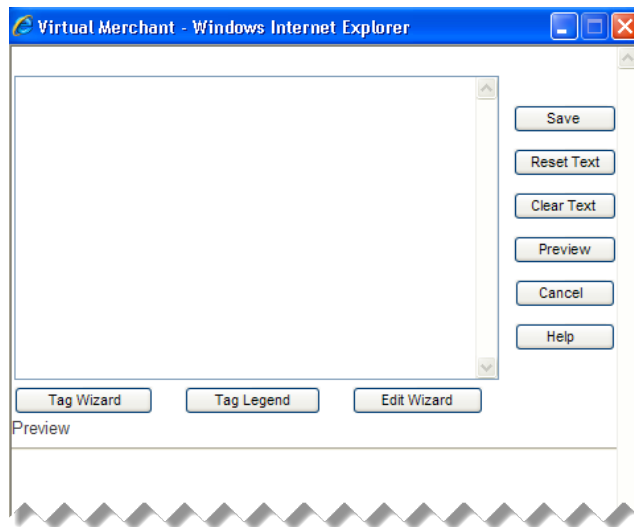
NOTE: If the check box is not selected, an approval confirmation email will not be sent to the merchant.

3. To use the email address specified by the customer during the transaction, select the **Notify Customer of Transaction Approval** check box to generate a customer approval email.

NOTE: If the check box is not selected, an approval email will not be sent to the customer.

4. To add a custom message at the top of the approval email, click the **Editor** button on the right side of the form next to the **Email Header** field.

The following dialog box displays.



5. Enter and save your message.
6. To add a custom message at the bottom of the approval email, click the **Editor** button on the right side of the form next to the **Email Footer** field.
7. Enter and save your message in the dialog box that displays.

To set up email notification for declined transactions

Use the **E-mail Options Decline** section to determine who receives e-mail notifications for **Declined** transactions and to modify e-mail header and footer formats to customize messages.

8. To use the email address you specified in the **Merchant Information** section, select the **Notify Merchant of Transaction Decline** check box to generate a merchant email upon a transaction decline.

NOTE: If the check box is not selected, a decline confirmation email will not be sent to the merchant.

9. To use the email address specified by the customer during the transaction, select the **Notify Customer of Transaction Decline** check box to generate a customer decline email.

NOTE: If the check box is not selected, a decline email will not be sent to the customer.

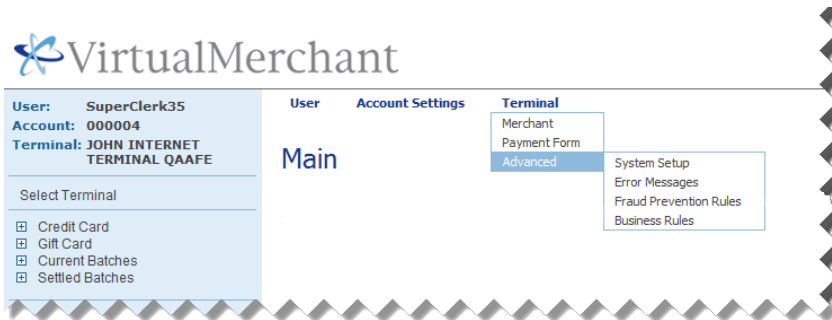
10. To add a custom message at the top of the decline e-mail, select the **Editor** button on the right side of the form next to the **Email Header** field.
11. Enter and save your message in the dialog box that displays.
12. To add a custom message at the bottom of the decline email, select the **Editor** button on the right side of the form next to the **Email Footer** field.
13. Enter and save your message in the dialog box that displays.
14. Click **Update** to save any modifications.

NOTE: Once you click **Update**, you cannot revert to the old information; however, you can click **Restore Defaults** to revert all of the fields to the VirtualMerchant default values.

Setting Up Advanced Settings (Advanced Menu)

This section describes the following options:

- System Setup
- Error Messages
- Fraud Prevention Rules
- Business Rules



Configuring System Setups

System Setup allows you to:

- Configure your HTTP options
- Configure your processing options

To Configure Your HTTP Options

You can add HTTP referrers to the payment form.

1. Select **Terminal** | **Advanced** | **System Setup**.

The **System Setup** screen displays.

System Setup

This form is used to configure the advanced system settings.

A screenshot of the 'Advanced Configuration' form. The form has a title bar 'Advanced Configuration'. It is divided into two main sections: 'HTTP Options' and 'Processing Options'. In the 'HTTP Options' section, there is a checkbox for 'Use HTTP Referrers' which is unchecked. Below it is a text input field for 'Authorized Referrers' with an 'Add Referrer' button next to it. In the 'Processing Options' section, there are four items: '3D Secure' with a checked checkbox, 'Auto Pend HTTP Transactions' with an unchecked checkbox, 'Auto Settlement' with a checked checkbox, and 'Auto Settlement Time (EST)' with a dropdown menu showing '4 P.M.'. At the bottom of the form are 'Update' and 'Cancel' buttons.

2. To be able to prevent all except authorized referrers from linking to your site, click the **Use HTTP Referrers** check box.

NOTES:

- This assures you that only your website is sending transactions to your account.
- To be able to perform transactions from a website or integrated solution outside of the VirtualMerchant Terminal, the **Enable HTTP Transaction** check box needs to be enabled on the Terminal Configuration screen. Please contact Customer Support to enable this flag.
- See the VirtualMerchant Developer's Guide for details on website integration.

To Add a Referrer

3. To be able to select the sites that you wish to authorize to link to your site, type the full URL (include the http or https) into the **Add Referrer** field (i.e., `https://www.mywebsite.com/paymentpage.html`).
4. Click the **Add Referrers** button.

The **System Setup** screen displays the URL added and a message that the update was successful.

System Setup

This form is used configure the advanced system settings.

Authorized Referrer successfully added.

Advanced Configuration

HTTP Options

Use HTTP Referrers ☐

Authorized Referrers https://www.mywebsite.com/paymentpage.html Delete

Add Referrer

Processing Options

3DSecure ☒

Auto Pend HTTP Transactions ☐

Auto Settlement ☒

Auto Settlement Time (EST) 4 P.M. ▼

Update Cancel

NOTE: Add each referrer separately.

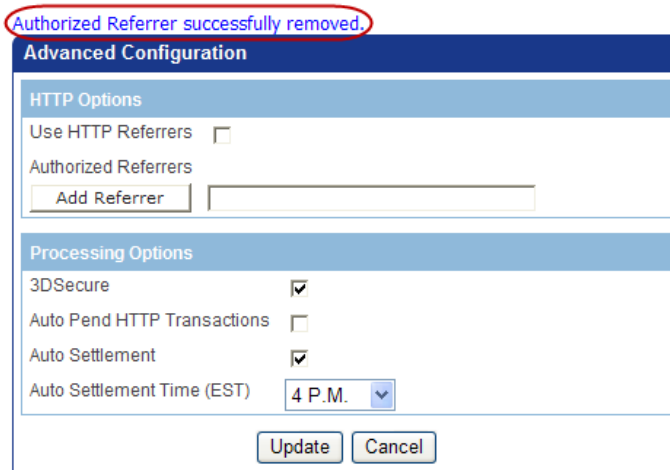
To Remove a Referrer

5. Click the **Delete** button to the right of the URL you want to delete.

The system removes the selected URL and displays a message that the referrer was successfully removed.

System Setup

This form is used to configure the advanced system settings.



The screenshot shows a web form titled "Advanced Configuration". At the top, a red-bordered box contains the message "Authorized Referrer successfully removed." in blue text. Below this, the form is divided into two sections: "HTTP Options" and "Processing Options".

HTTP Options:

- Use HTTP Referrers: ☐
- Authorized Referrers: A text input field with an "Add Referrer" button to its left.

Processing Options:

- 3D Secure: ☒
- Auto Pend HTTP Transactions: ☐
- Auto Settlement: ☒
- Auto Settlement Time (EST): A dropdown menu showing "4 P.M."

At the bottom of the form are two buttons: "Update" and "Cancel".

6. Click the **Update** button to update your system setup.

Configure Your Processing Options

Your Processing Options allow you to:

- Set up an e-commerce profile for 3D Secure
- Automatically pend HTTP transactions
- Create a schedule to automatically settle your transactions

To Set Up 3D Secure

To set up an e-commerce profile for 3D Secure, follow these steps:

1. Select a profile configured as an Internet terminal from your list of available profiles.
2. Select **Terminal** | **Advanced** | **System Setup**.

The **System Setup** screen displays.

3. Under the **Processing Options** section, select the **3D Secure** check box.

System Setup

This form is used configure the advanced system settings.

The screenshot shows a web form titled "Advanced Configuration". It has two main sections: "HTTP Options" and "Processing Options".

HTTP Options:

- "Use HTTP Referrers" with an unchecked checkbox.
- "Authorized Referrers" with a text input field and an "Add Referrer" button.

Processing Options:

- "3D Secure" with a checked checkbox, which is circled in red.
- "Auto Pend HTTP Transactions" with an unchecked checkbox.
- "Auto Settlement" with an unchecked checkbox.
- "Auto Settlement Time (EST)" with a dropdown menu showing "4 P.M.".

At the bottom of the form are "Update" and "Cancel" buttons.

4. Click **Update** to save this system setting.

To Automatically Pend HTTP Transactions

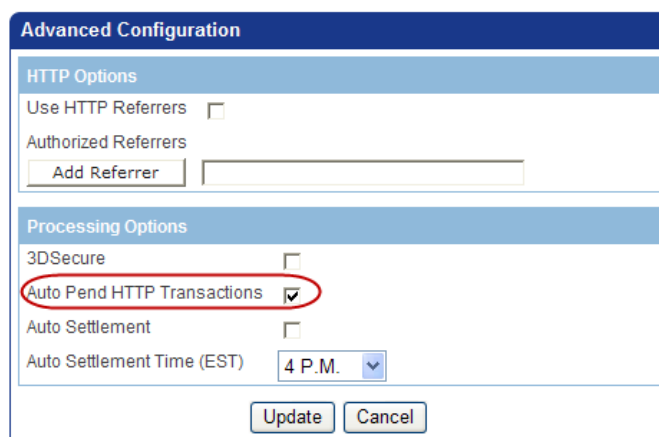
1. Select **Terminal | Advanced | System Setup**.

The **System Setup** screen displays.

2. To automatically pend all HTTP transactions, click the **Auto Pend HTTP Transactions** check box.

System Setup

This form is used to configure the advanced system settings.



The screenshot shows the 'Advanced Configuration' window with the 'System Setup' tab selected. It contains two main sections: 'HTTP Options' and 'Processing Options'. In the 'HTTP Options' section, 'Use HTTP Referrers' is unchecked, and there is an 'Add Referrer' button next to an empty text field. In the 'Processing Options' section, '3D Secure' is unchecked, 'Auto Pend HTTP Transactions' is checked (highlighted with a red circle), 'Auto Settlement' is unchecked, and 'Auto Settlement Time (EST)' is set to '4 P.M.' with a dropdown arrow. At the bottom are 'Update' and 'Cancel' buttons.

Advanced Configuration	
HTTP Options	
Use HTTP Referrers	<input type="checkbox"/>
Authorized Referrers	<input type="text"/>
Processing Options	
3D Secure	<input type="checkbox"/>
Auto Pend HTTP Transactions	<input checked="" type="checkbox"/>
Auto Settlement	<input type="checkbox"/>
Auto Settlement Time (EST)	4 P.M. <input type="button" value="v"/>
<input type="button" value="Update"/> <input type="button" value="Cancel"/>	

NOTE: All credit and force transactions entered through the HTTP interface are automatically pended.

3. Click **Update** to save this system setting.

To Create a Schedule to Automatically Settle Your Transactions

1. Select **Terminal | Advanced | System Setup**.
The **System Setup** screen displays.
2. To create a schedule to automatically settle your transactions, click the **Auto Settlement** check box.
3. In the **Auto Settlement Time (EST)** drop-down list, select one of the following: 4 A.M., 8 A.M., Noon, 4 P.M., 8 P.M., Midnight.

NOTES:

- Auto Settlement Time:
 - Settles all unpended transactions from the Current Batches queue at a specified time each day, Eastern Standard Time (EST).
 - Can be changed after your current **Auto-Settlement Time** has passed.
 - Your current batches will not settle until the newly selected time the following day.
4. Click **Update** to update your settlement time.

Customizing Error Messages

NOTE: Any user is able to click on an error message and update the message description. The error number cannot be updated.

- The **Custom Error Messages** screen allows you to create custom error messages when an error message is returned when a transaction could not be authorized.
- If there is no custom message listed in the **Custom Message** field, the default message displays when the error is returned on the transaction that was not authorized.
- If there is a value in the **Custom Message** field, this message displays on the unauthorized transaction, in place of the default message.

1. Select **Terminal | Advanced | Error Messages**.

The **Custom Error Messages** screen displays.

2. To customize a specific error, select the **Error Name** in the **Error Message List**.

Custom Error Messages

All configurable error messages are displayed here.

Number	Error Name	Default Message	Custom Message
3000	Gateway not responding	Error, no response.	Error, no response.
3001	Gateway generated error	#.	#.
3002	Adapter generated error	#.	#.
4000	VID Not Supplied	The VirtualMerchant ID was not supplied in the authorization request.	The VirtualMerchant ID was not supplied in the authorization request.
4001	VID, UID and PIN invalid	The VirtualMerchant ID, User ID and/or PIN supplied in the authorization request is invalid.	The VirtualMerchant ID, User ID and/or PIN supplied in the authorization request is invalid.

The **Custom Error** screen displays.

Custom Error

This form is used change the default error message settings.

Custom Message	
Number	4000
Error Name	VID Not Supplied
Default Message	The VirtualMerchant ID was not supplied in the authorization request.
Custom Message	The VirtualMerchant ID was not supplied in the authorization request.
<div> <input type="button" value="Update"/> <input type="button" value="Use Default"/> <input type="button" value="Clear"/> <input type="button" value="Cancel"/> </div>	

3. To customize a specific error message, enter the desired message into the **Custom Message** field. The error message cannot exceed 255 characters.
NOTE: The text in this field does not support customized HTML code.
4. Click **Update** to save your changes.
5. When you have defined a custom message for the selected error, a **Use Default** button displays displayed. To revert to the original message, click the **Use Default** button.

Setting Up Fraud Prevention Rules

The **Fraud Prevention Rules** screen displays a list of filters available to you. This screen allows you to manage the global and local terminal settings for the Fraud Prevention Rules in your terminal. This table gives you an overview of all rules available to you, indicating the ones that have been enabled or disabled. You must click on each rule separately to view or modify the current settings.

Fraud Prevention Rules			
The fraud prevention rules screen displays a list of filters available to you. Click on the filter you would like to configure. It is still recommended that you review the capabilities of each of these filters to determine which ones work best for your business needs.			
Rule	Description	Global Settings	Terminal Settings
Merchant IP Address Filter	This filter enables you to designate and maintain a list of IP addresses from which you allow transactions to originate. If you are using this filter and receive transactions from an IP Address that is not in your allowed list, the transactions will be declined.		Disabled
Mobile Payment Filter	This filter enables you to designate and maintain a list of mobile devices from which you allow transactions to originate based on the mobile identification numbers. If you are using this filter and receive transactions from a mobile device that is not in your allowed list, the transactions will be declined.		Disabled
IP Address Filter	This filter enables you to designate and maintain a list of IP addresses of cardholders from which you do not allow transactions to originate. If you are using this filter and receive transactions from an IP Address that is in your blocked list, the transactions will be declined.	Disabled	Disabled
Billing Country Filter	This filter enables you to designate and maintain a list of billing countries from which you do not allow transactions to originate. If you are using this filter and receive transactions from a billing country that is in your blocked list, the transactions will be declined.	Enabled	Enabled
Shipping Country Filter	This filter enables you to designate and maintain a list of shipping countries from which you do not allow a transaction to be shipped to. If you are using this filter and receive transactions where the shipping country is in your blocked list, the transactions will be declined.	Disabled	Disabled
IP Address & Billing Country Mismatch Filter	This filter enables you to designate and maintain a list of billing countries and compares the transaction's originating IP Address with the billing country provided. This helps determine whether or not the transaction is placed in the country in which it originated. If you are using this filter and receive transactions where the billing country doesn't match the IP Address for those countries you have specified in the list, the transactions will be declined.	Disabled	Disabled
IP Address & Shipping Country Mismatch Filter	This filter enables you to designate and maintain a list of shipping countries and compares the transaction's originating IP Address with the shipping country provided. This helps determine whether or not the transaction is placed in the country in which the order will be shipped to. If you are using this filter and receive transactions where the shipping country doesn't match the IP Address for those countries you have specified in the list, the transactions will be declined.	Disabled	Disabled
Email Address Filter	This filter enables you to designate and maintain a list of Email Addresses of cardholders from which you do not accept transactions. If you are using this filter and receive transactions from an Email Address that is in your blocked list, the transactions will be declined.	Disabled	Disabled
Card Number Filter	This filter enables you to designate and maintain a list of card numbers of cardholders from which you do not accept transactions. If you are using this filter and receive transactions from a card number that is in your blocked list, the transactions will be declined.	Disabled	Disabled
Email Domain Filter	This filter allows you to validate that the Email address entered by cardholders contains a valid domain. If you are using this filter and receive transactions from an Email address with an invalid domain, an error will be returned.		Disabled
Transaction Timeout Filter	This filter enables you to specify a time limit, between 1 and 15 minutes; for a single transaction. If the transaction exceeds the time allowed for processing, it will be declined.		Disabled

Each filter name is listed under the **Rule** column along with a description of how the rule functions under the **Description** column.

Depending on the fraud filter, there are one or two settings available that can be enabled: the **Global Settings** and/or the **Terminal Settings**.

- **Global Settings:** These are predetermined settings. There is no merchant-controlled configuration for this filter and management of these settings for a given filter is handled exclusively by Elavon. If you enable a filter with your customized terminal settings for a given rule, we recommend that you enable the global settings if available to achieve maximum protection. **Global Settings** are not available for all filters.
- **Terminal Settings:** These are customizable settings managed entirely by the merchant to meet their specific business needs for that terminal.

There are two types of status for each setting for a given filter:

- **Enabled:** This status is displayed in green and indicates that the rule is active. The filter will be applied to all applicable transactions received.
- **Disabled:** This status is displayed in grey and indicates that the rule is inactive. The filter is bypassed and transactions are processed as normal.

NOTE: It is strongly recommended that you get familiar with the capabilities of these filters to determine if they work for your business needs. These rules are only triggered via integration and do not apply to any transactions initiated from the user interface (Virtual Terminal).

The available filters are as follows:

- Merchant IP Address Filter
- Mobile Payment Filter
- IP Address Filter
 - Individual / Ranges Filter
 - Country IP Address Filter
- Country Filter
 - Billing Country Filter
 - Shipping Country Filter
- IP Address & Country Mismatch Filter
 - IP Address & Billing Country Mismatch Filter
 - IP Address & Shipping Country Mismatch Filter
- Email Address Filter
- Card Number Filter
- Email Domain Filter
- Transaction Timeout Filter

To Update Merchant IP Address Settings

The **Merchant IP Address Filter** screen allows you to manage the merchant IP address settings for your terminal. These settings enable you to designate and maintain a list of IP addresses from which you allow transactions to originate. If you use this filter and receive transactions from an IP address that is not in your allowed list, the transactions will be declined.

Merchant IP Address Filter

This filter enables you to designate and maintain a list of IP addresses from which you allow transactions to originate.

If you are using this filter and receive transactions from an IP Address that is not in your allowed list, the transactions will be declined.

IMPORTANT NOTE:

By enabling the filter check box and selecting the update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

Merchant IP Address Settings

☒ **Enable IP Address Settings**

Please add an individual (all 4 octets Ex. XXX.XXX.XXX.XXX) or a range (first 2 or 3 octets Ex. XXX.XXX.XXX or XXX.XXX) of IP addresses from which transaction requests can originate. You must add at least one IP Address to enable this filter.

Display:

1 to 25 of 99

1	10.164.1.10	<input type="button" value="Remove"/>
2	10.164.1.11	<input type="button" value="Remove"/>
3	10.164.1.12	<input type="button" value="Remove"/>
4	10.164.1.13	<input type="button" value="Remove"/>
24	10.164.1.8	<input type="button" value="Remove"/>
25	10.164.1.9	<input type="button" value="Remove"/>

To Add a Merchant IP Address

1. Select **Terminal | Advanced | Fraud Protection Rules**.

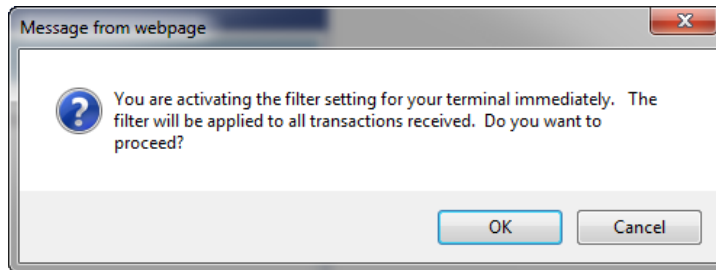
The **Fraud Protection Rules** screen displays.

2. Click **Merchant IP Address Filter**.

The **Merchant IP Address Filter** screen displays.

3. Select the **Enable IP Address Settings** check box.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable IP Address Settings** check box. A message displays to confirm deactivation.

5. In the text box provided, enter an individual or a range of IP addresses from which transaction requests can originate.
6. Click **Add**.

The newly added IP address displays.

7. To add another IP address, repeat Steps 5 to 6.
8. Click **Update**.

The settings for your terminal are immediately activated and the filter will be applied to all transactions received. You must add at least one IP address to enable this filter.

To Remove a Merchant IP Address

1. Click **Remove** next to the IP address you wish to remove.
A message displays to confirm removal.
2. Click **OK**.

To Update Mobile Payment Settings

The Mobile Payment Filter Screen allows you to manage the mobile payment settings for your terminal. These settings enable you to designate and maintain a list of mobile devices from which you allow transactions to originate based on the mobile identification numbers. If you use this filter and receive transactions from a mobile device that is not in your allowed list, the transactions will be declined.

Mobile Payment Filter

This filter enables you to designate and maintain a list of mobile devices from which you allow transactions to originate based on the mobile identification numbers.

If you are using this filter and receive transactions from a mobile device that is not in your allowed list, the transactions will be declined.

IMPORTANT NOTE:

By enabling the filter check box and selecting the update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

Mobile Payment Settings

☒ **Enable Mobile Payment Settings**

Please add the Mobile Identification numbers from which transaction requests can originate. You must add at least one Mobile Identification number to enable this filter.

Add

Display: 25

+ 1 to 25 of 100 1 2 3 4

1	BBERRY13xYz	Remove
2	BBERRY14xYz	Remove
3	BBERRY15xYz	Remove
4	BBERRY16xYz	Remove

25 NDROID51xYz **Remove**

Update **Cancel**

To Add a Mobile Identification Number

1. Select **Terminal | Advanced | Fraud Protection Rules**.

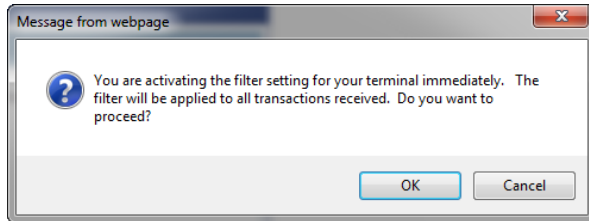
The **Fraud Protection Rules** screen displays.

2. Click **Mobile Payment Filter**.

The **Mobile Payment Filter** screen displays.

3. Select the **Enable Mobile Payment Settings** check box.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Mobile Payment Settings** check box. A message displays to confirm deactivation.

5. In the text box provided, enter the mobile identification number from which transaction requests can originate.
6. Click **Add**.

The newly added IP address displays.

7. To add another mobile identification number, repeat Steps 5 to 6.
8. Click **Update**.

The settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Remove a Mobile Identification Number

1. Click **Remove** next to the mobile identification number you wish to remove.

A message displays to confirm removal.

2. Click **OK**.

To Update IP Address Settings

The **IP Address Filter** screen enables you to designate and maintain a list of IP addresses of cardholders from which you do not allow transactions to originate. You may enable the VirtualMerchant global IP address settings or add your own list of IP address settings based on a single IP address or a country IP address to block.

If you use this filter and receive transactions from an IP Address that is in your blocked list or an IP address is not provided, the transactions will be declined.

IP Address Filter

This filter enables you to designate and maintain a list of IP addresses of cardholders from which you do not allow transactions to originate. You may enable the VirtualMerchant Global IP Address Settings or add your own list of IP Address Settings based on a single IP Address or a Country IP Address to block.

If you are using this filter and receive transactions from an IP Address that is in your blocked list or an IP Address is not provided, the transactions will be declined.

IMPORTANT NOTES:

In order to use this filter you must submit the cardholder IP Address (ssl_cardholder_ip) via process.do and processxml.do with each transaction.

By enabling the filter check box and selecting the Update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

IP Address Filter Settings

☐ **Enable Global Settings**
The Global IP Address Filter is predetermined list of individual and country IP addresses known for fraudulent activities. There is no merchant-controlled configuration for this filter; management of this filter is handled exclusively by Elavon.

☐ **Enable IP Address Settings**
Please add an individual (all 4 octets Ex. XXX.XXX.XXX.XXX) or a range (first 2 or 3 octets Ex. XXX.XXX.XXX or XXX.XXX) or Country IP addresses from which transaction requests are not allowed. You must add at least one IP Address or one Country IP Address to enable those filters.

Display:

1 to 25 of 500

1 2 3 4 5

1	10.162.*	<input type="button" value="Remove"/>
2	10.163.*	<input type="button" value="Remove"/>
3	10.164.210.1	<input type="button" value="Remove"/>
4	10.164.211.160	<input type="button" value="Remove"/>

25
10.164.211.160

☐ **Enable Country IP Address Settings**

Countries to Accept

Algeria (DZA)
American Samoa (ASM)
Andorra (AND)
Angola (AGO)
Anguilla (AIA)
Antarctica (ATA)
Antigua and Barbuda (ATG)
Argentina (ARG)
Armenia (ARM)
Aruba (ABW)
Australia (AUS)
Austria (AUT)
Azerbaijan (AZE)
Bahamas (BHS)
Bahrain (BHR)

Countries to Block

Afghanistan (AFG)
Albania (ALB)

>>

<<

To Update the Global IP Address Settings

1. Select **Terminal | Advanced | Fraud Protection Rules**.

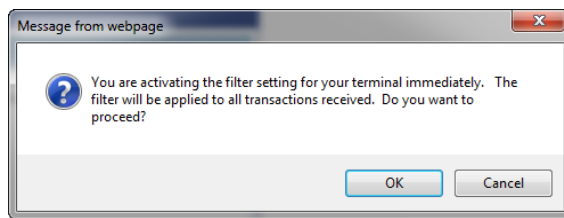
The **Fraud Protection Rules** screen displays.

2. Click **IP Address Filter**.

The **IP Address Filter** screen displays.

3. Select the **Enable Global Settings** check box, if desired.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

To Add an IP Address

1. Select **Terminal | Advanced | Fraud Protection Rules**.

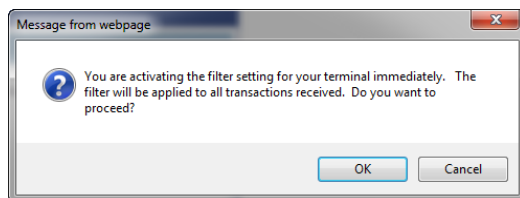
The **Fraud Protection Rules** screen displays.

2. Click **IP Address Filter**.

The **IP Address Filter** screen displays.

3. Select the **Enable IP Address Settings** check box, if desired.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable IP Address Settings** check box. A message displays to confirm deactivation.

5. In the text box provided, enter an individual IP address, or a country IP address, or a range of IP addresses, from which transaction requests are not allowed.
6. Click **Add**.

The newly added IP address displays.



7. To add another IP address, repeat Steps 7 to 8.
8. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Remove an IP Address

1. Click **Remove** next to the IP address you wish to remove.
A message displays to confirm removal.
2. Click **OK**.

To Update the Country IP Address Settings

1. Select **Terminal | Advanced | Fraud Protection Rules**.
The **Fraud Protection Rules** screen displays.
2. Click **IP Address Filter**.
The **IP Address Filter** screen displays.
3. Select the **Enable Country IP Address Settings** check box, if desired.
4. Under **Countries to Accept**, click the name of the country or countries you wish to block and then click the  arrows.
The selected country name moves over to the **Countries to Block** section. To reverse the action, click the name of the country and then click the  arrows.
5. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Billing Country Settings

The **Billing Country Filter** screen enables you to designate and maintain a list of billing countries from which you do not allow transactions to originate.

Billing Country Filter

This filter enables you to designate and maintain a list of billing countries from which you do not allow transactions to originate. You may enable the VirtualMerchant Global Billing Country Settings or add your own list of billing countries to block.

If you are using this filter and receive transactions from a billing country that is in your blocked list or a billing country was not provided, the transactions will be declined.

IMPORTANT NOTES:

In order to use this filter you must submit the billing country via process.do or processxml.do with each transaction, thus you must edit your payment form settings to set the billing country field (ssl_country) as required.

By enabling the filter check box and selecting the Update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

To Update the Global Billing Country Settings

4. Select **Terminal | Advanced | Fraud Protection Rules**.

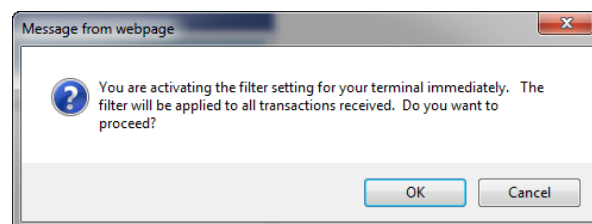
The **Fraud Protection Rules** screen displays.

5. Click **Billing Country Filter**.

The **Billing Country Filter** screen displays.

3. Select the **Enable Global Settings** check box, if desired.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update the Billing Country Settings

1. Select **Terminal | Advanced | Fraud Protection Rules**.

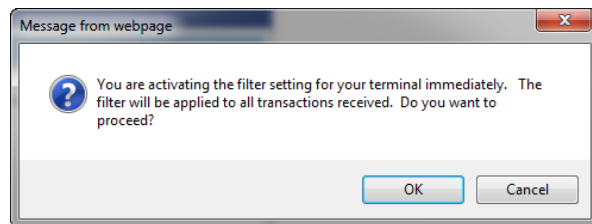
The **Fraud Protection Rules** screen displays.

2. Click **Billing Country Filter**.

The **Billing Country Filter** screen displays.


3. Select the **Enable Billing Country Settings** check box, if desired.


A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Billing Country Settings** check box. A message displays to confirm deactivation.

5. Under **Countries to Accept**, click the name of the country or countries you wish to block and then click the  arrow.

The selected country name moves over to the **Countries to Block** section. To reverse the action, click the name of the country and then click the  arrow.

6. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Shipping Country Settings

The **Shipping Country Filter** screen enables you to designate and maintain a list of shipping countries from which you do not allow a transaction to be shipped to.

Shipping Country Filter

This filter enables you to designate and maintain a list of shipping countries from which you do not allow a transaction to be shipped to. You may enable the VirtualMerchant Global Shipping Country Settings or add your own list of shipping countries to block.

If you are using this filter and receive transactions where the shipping country is in your blocked list or a shipping country was not provided, the transactions will be declined.

IMPORTANT NOTES:

In order to use this filter you must submit the shipping country via process.do or processxml.do with each transaction, thus you must edit your payment form settings to set the shipping country field (ssl_ship_to_country) as required.

By enabling the filter check box and selecting the Update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

Shipping Country Filter Settings

☒ **Enable Global Settings**

The Global Shipping Country Filter is predetermined list of shipping countries known for fraudulent activities. There is no merchant-controlled configuration for this filter; management of this filter is handled exclusively by Elavon.

☒ **Enable Shipping Country Settings**

Please add a shipping country or countries from which transaction requests are not allowed. You must add at least shipping country to enable this filter.

Countries to Accept	Countries to Block
Afghanistan (AFG)	Angola (AGO)
Albania (ALB)	
Algeria (DZA)	
American Samoa (ASM)	
Andorra (AND)	
Anguilla (AIA)	
Antarctica (ATA)	
Antigua and Barbuda (ATG)	
Argentina (ARG)	
Armenia (ARM)	
Aruba (ABW)	
Australia (AUS)	
Austria (AUT)	
Azerbaijan (AZE)	
Bahamas (BHS)	

To Update the Global Shipping Country Settings

3. Select **Terminal | Advanced | Fraud Protection Rules**.

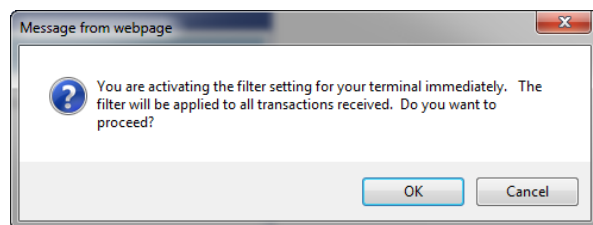
The **Fraud Protection Rules** screen displays.

4. Click **Shipping Country Filter**.

The **Shipping Country Filter** screen displays.

3. Select the **Enable Global Settings** check box, if desired.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update the Shipping Country Settings

1. Select **Terminal | Advanced | Fraud Protection Rules**.

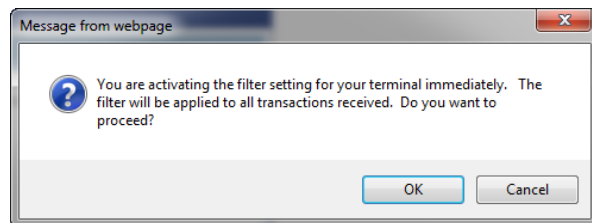
The **Fraud Protection Rules** screen displays.

2. Click **Shipping Country Filter**.

The **Shipping Country Filter** screen displays.


3. Select the **Enable Shipping Country Settings** check box, if desired.


A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Shipping Country Settings** check box. A message displays to confirm deactivation.

5. Under **Countries to Accept**, click the name of the country or countries you wish to block and then click the  arrow.

The selected country name moves over to the **Countries to Block** section. To reverse the action, click the name of the country and then click the  arrow.

6. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update IP Address & Billing Country Mismatch Settings

The **IP Address & Billing Country Mismatch Filter** screen allows you to manage the IP & Billing Country Mismatch Settings for your terminal. These settings enable you to designate and maintain a list of billing countries and compare the transaction's originating IP address with the billing country provided. This helps to determine whether or not the transaction is placed in the country in which it originated. You may enable the **Global IP Address & Billing Country Mismatch Settings** or add your own list of **IP Address & Billing Country Mismatch Settings**.

If you use this filter and receive transactions where the billing country does not match the IP address for those countries you have specified in the list, or a billing country and IP address were not provided, the transactions will be declined.

NOTE: To use this filter you must submit the IP address along with the billing country with each transaction. Thus, you must edit your payment form settings to set the **Billing Country** field (ssl_country) as required in the payment fields screen under the **Terminal | Merchant | Payment Fields** menu option.

IP Address & Billing Country Mismatch Filter

This filter enables you to designate and maintain a list of billing countries and compares the transaction's originating IP Address with the billing country provided. This helps determine whether or not the transaction is placed in the country in which it originated. You may enable the VirtualMerchant Global IP & Billing Country Settings or add your own list of IP & Billing Country Mismatch Settings.

If you are using this filter and receive transactions where the billing country doesn't match the IP Address for those countries you have specified in the list, or a billing country and IP Address were not provided, the transactions will be declined.

IMPORTANT NOTES:

In order to use this filter you must submit the billing country and the cardholder IP Address (ssl_cardholder_ip) via process.do or processxml.do with each transaction, thus you must edit your payment form settings to set the billing country field (ssl_country) as required.

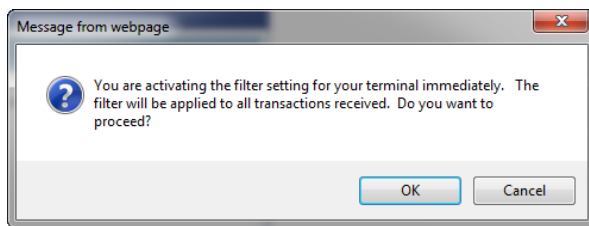
The screenshot shows a dialog box titled "IP Address & Billing Country Mismatch Filter Settings". It contains two main sections:

- Enable Global Settings:** A checkbox is checked. Below it, text states: "The Global IP & Billing Address Mismatch Filter is predetermined list of billing countries known for fraudulent activities. There is no merchant-controlled configuration for this filter; management of this filter is handled exclusively by Elavon."
- Enable IP & Billing Country Mismatch:** A checkbox is checked. Below it, text states: "Please add a billing country or countries; we will verify if the country entered matches the transaction IP Address. You must add at least one billing country to enable this filter."

Below the text, there is a "Country List" on the left and "Countries to Verify" on the right. The "Country List" contains a scrollable list of countries including Afghanistan (AFG), Albania (ALB), Algeria (DZA), American Samoa (ASM), Andorra (AND), Angola (AGO), Anguilla (AIA), Antarctica (ATA), Antigua and Barbuda (ATG), Argentina (ARG), Armenia (ARM), Aruba (ABW), Australia (AUS), Austria (AUT), and Azerbaijan (AZE). Between the two lists are four buttons: ">>", ">", "<", and "<<". At the bottom of the dialog are "Update" and "Cancel" buttons.

To Update the Global IP Address & Billing Country Mismatch Settings

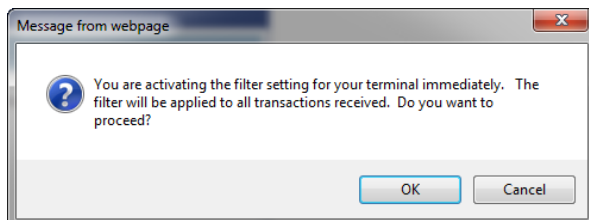
1. Select **Terminal | Advanced | Fraud Protection Rules**.
The **Fraud Protection Rules** screen displays.
2. Click **IP Address & Billing Country Mismatch Filter**.
The **IP Address & Billing Country Mismatch Filter** screen displays.
3. Select the **Enable Global Settings** check box, if desired.
A message displays to confirm activation.



4. Click **OK**.
NOTE: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.
5. Click **Update**.
The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.


To Update IP Address & Billing Country Mismatch Settings


1. Select **Terminal | Advanced | Fraud Protection Rules**.
The **Fraud Protection Rules** screen displays.
2. Click **IP Address & Billing Country Mismatch Filter**.
The **IP Address & Billing Country Mismatch Filter** screen displays.
3. Select the **Enable IP & Billing Country Mismatch** check box, if desired.
A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable IP & Billing Country Mismatch** check box. A message displays to confirm deactivation.

5. Under **Country List**, click the name of the country or countries you wish to validate if the IP address matches and then the  arrow.

The selected country name moves over to the **Countries to Verify** section. To reverse the action, click the name of the country and then the  arrow.

If you click , all countries in the list move over to the **Countries to Verify** section.

To reverse the action, click the name of the country and then .

6. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update IP Address & Shipping Country Mismatch Settings

The **IP & Shipping Country Mismatch Filter** screen allows you to manage the **IP & Shipping Country Mismatch Settings** for your terminal. These settings enable you to designate and maintain a list of shipping countries and compare the transaction's originating IP address with the shipping country provided. This helps to determine whether or not the transaction is placed in the country in which the order will be shipped to. You may enable the **Global IP & Shipping Country Mismatch Settings** or add your own list of **IP & Shipping Country Mismatch Settings**.

If you use this filter and receive transactions where the shipping country does not match the IP address for those countries you have specified in the list, or a shipping country and IP address were not provided, the transactions will be declined.

To use this filter, an IP address value must be submitted with each transaction along with the shipping country ISO code. You must edit your payment form settings to set the **Shipping Country** field (`ssl_ship_to_country`) as required in the payment fields screen under the **Terminal | Merchant | Payment Fields** menu option.

IP Address & Shipping Country Mismatch Filter

This filter enables you to designate and maintain a list of shipping countries and compares the transaction's originating IP Address with the shipping country provided. This helps determine whether or not the transaction is placed in the country in which the order will be shipped to. You may enable the VirtualMerchant Global IP & Shipping Country Settings or add your own list of IP & Shipping Country Mismatch Settings.

If you are using this filter and receive transactions where the shipping country doesn't match the IP Address for those countries you have specified in the list or a shipping country and IP Address were not provided, the transactions will be declined.

IMPORTANT NOTES:

In order to use this filter you must submit the shipping country and the cardholder IP Address (`ssl_cardholder_ip`) via `process.do` or `processxml.do` with each transaction, thus you must edit your payment form settings to set the shipping country field (`ssl_ship_to_country`) as required.

By enabling the filter check box and selecting the Update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

IP Address & Shipping Country Mismatch Filter Settings

☐ **Enable Global Settings**

The Global IP & Shipping Country Mismatch Filter is predetermined list of shipping countries known for fraudulent activities. There is no merchant-controlled configuration for this filter, management of this filter is handled exclusively by Elavon.

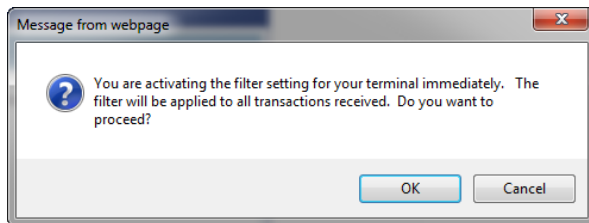
☒ **Enable IP & Shipping Country Mismatch**

Please add a shipping country or countries; we will verify if the country entered matches the transaction IP Address. You must add at least one shipping country to enable this filter.

Country List		Countries to Verify
Afghanistan (AFG)	<div style="text-align: center;"> <div>>></div> <div>></div> <div><</div> <div><<</div> </div>	
Albania (ALB)		
Algeria (DZA)		
American Samoa (ASM)		
Andorra (AND)		
Angola (AGO)		
Anguilla (AIA)		
Antarctica (ATA)		
Antigua and Barbuda (ATG)		
Argentina (ARG)		
Armenia (ARM)		
Aruba (ABW)		
Australia (AUS)		
Austria (AUT)		
Azerbaijan (AZE)		

To Update the Global IP & Shipping Country Mismatch Settings

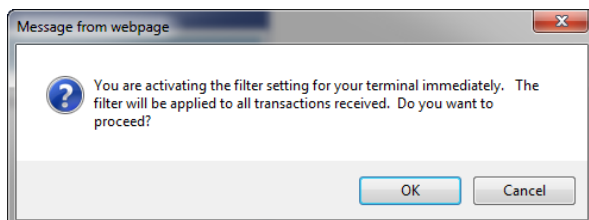
1. Select **Terminal | Advanced | Fraud Protection Rules**.
The **Fraud Protection Rules** screen displays.
2. Click **IP Address & Shipping Country Mismatch Filter**.
The **IP Address & Shipping Country Mismatch Filter** screen displays.
3. Select the **Enable Global Settings** check box, if desired.
A message displays to confirm activation.



9. Click **OK**.
NOTE: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.
10. Click **Update**.
The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.



To Update the IP & Shipping Country Mismatch Settings



1. Select **Terminal | Advanced | Fraud Protection Rules**.
The **Fraud Protection Rules** screen displays.
2. Click **IP Address & Shipping Country Mismatch Filter**.
The **IP Address & Shipping Country Mismatch Filter** screen displays.
3. Select the **Enable IP Shipping Country Mismatch** check box, if desired.
A message displays to confirm activation.



11. Click **OK**.

NOTE: To disable activation, uncheck the **Enable IP Shipping Country Mismatch** check box. A message displays to confirm deactivation.

12. Under **Countries list**, click the name of the country or countries you wish to validate if the IP address matches and then click the  arrow.
The selected country name moves over to the **Countries to Verify** section. To reverse the action, click the name of the country and then click the  arrow.

If you click the  arrows, all countries in the list move over to the **Countries to Verify** section. To reverse the action, click the  arrows.

13. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Email Address Settings

The **Email Address Filter** screen allows you to manage the email address settings for your terminal. These settings enable you to designate and maintain a list of email addresses of cardholders from whom you do not accept transactions. You may enable the VirtualMerchant **Global Email Address Settings** or add your own list of email addresses to block.

If you use this filter and receive transactions from an email address that is not in your allowed list, the transactions will be declined.

NOTE: To use this filter, an email address must be submitted with your transactions. Thus, you must edit your payment form settings to set the **Email Address** field (`ssl_email`) as required in the payment fields screen under the **Terminal | Merchant | Payment Fields** menu option.

Email Address Filter

This filter enables you to designate and maintain a list of Email Addresses of cardholders from which you do not accept transactions. You may enable the VirtualMerchant Global Email Address Settings or add your own list of Email Addresses to block.

If you are using this filter and receive transactions from an Email Address that is in your blocked list or an Email Address was not provided, the transactions will be declined.

IMPORTANT NOTES:

In order to use this filter you must submit the Email Address via `process.do` and `processxml.do`, you must edit your payment form settings to set the email field (`ssl_email`) as required.

By enabling the filter check box and selecting the Update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

Email Address Filter Settings		
<input type="checkbox"/> Enable Global Settings The VirtualMerchant Global Email Address Filter is predetermined list of Email addresses known for fraudulent activities. There is no merchant-controlled configuration for this filter; management of this filter is handled exclusively by Elavon.		
<input type="checkbox"/> Enable Email Address Settings Please add Email Addresses from which transaction requests are not allowed. You must add at least one Email Address to enable this filter.		
<input type="text"/>		<input type="button" value="Add"/>
Display:		25
1 to 25 of 999 1 2 3 4 5		
1	junkmail974.com	<input type="button" value="Remove"/>
2	junkmail975.com	<input type="button" value="Remove"/>
3	junkmail976.com	<input type="button" value="Remove"/>
4	junkmail977.com	<input type="button" value="Remove"/>

To Update the Global Email Address Settings

1. Select **Terminal | Advanced | Fraud Protection Rules**.

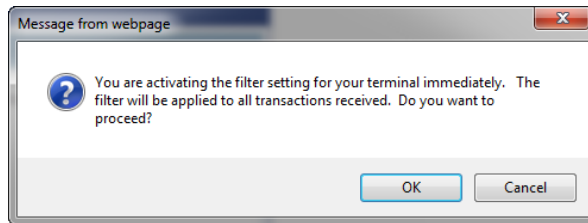
The **Fraud Protection Rules** screen displays.

2. Click **Email Address Filter**.

The **Email Address Filter** screen displays.

3. Select the **Enable Global Settings** check box.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Add an Email Address

1. Select **Terminal | Advanced | Fraud Protection Rules**.

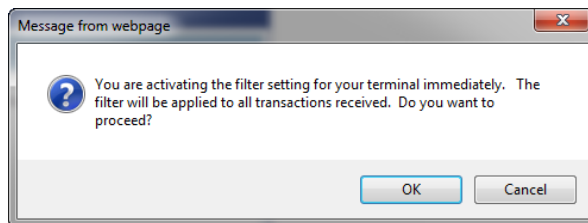
The **Fraud Protection Rules** screen displays.

2. Click **Email Address Filter**.

The **Email Address Filter** screen displays.

3. Select the **Enable Email Address Settings** check box.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Email Address Settings** check box. A message displays to confirm deactivation.

5. In the text box provided, enter an email address from which transaction requests are not allowed.

6. Click **Add**.

The newly added email address displays.

7. To add another email address, repeat Steps 5 to 6.

8. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Remove an Email Address

1. Click **Remove** next to the email address you wish to remove.

A message displays to confirm removal.

2. Click **OK**.

To Update Card Number Settings

The **Card Number Filter** screen allows you to manage the card number settings for your terminal. These settings enable you to designate and maintain a list card numbers of cardholders from whom you do not accept transactions. You may enable the VirtualMerchant **Global Card Number Settings** or add your own list of card numbers to block.

If you use this filter and receive transactions from card number that is in your blocked list, the transactions will be declined.

Card Number Filter

This filter enables you to designate and maintain a list of card numbers of cardholders from which you do not accept transactions. You may enable the VirtualMerchant Global Card Number Settings or add your own list of card numbers to block.

If you are using this filter and receive transactions from card number that is in your blocked list, the transactions will be declined.

IMPORTANT NOTE:

By enabling the filter check box and selecting the Update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

Card Number Filter Settings

☐ Enable Global Settings

The VirtualMerchant Global Card Number Filter is predetermined list of card numbers known for fraudulent activities. There is no merchant-controlled configuration for this filter; management of this filter is handled exclusively by Elavon.

☐ Enable Card Number Settings

Please add card numbers from which transaction requests are not allowed. You must add at least one card number to enable this filter.

Display:

25

1 to 25 of 99

1	41*****9990	Remove
2	45*****0019	Remove
3	51*****0056	Remove
4	55*****4444	Remove
5	44*****0003	Remove

25

37*****0041

Remove

To Update the Global Card Number Filters Settings

1. Select **Terminal | Advanced | Fraud Protection Rules**.

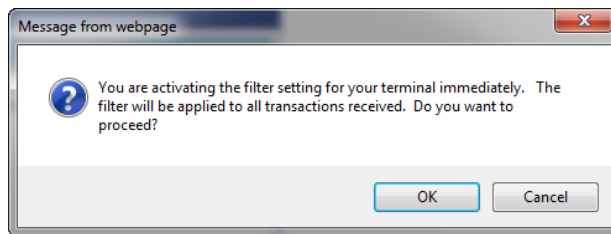
The **Fraud Protection Rules** screen displays.

2. Click **Card Number Filter**.

The **Card Number Filter** screen displays.

3. Select the **Enable Global Settings** check box.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Global Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Add a Card Number

1. Select **Terminal | Advanced | Fraud Protection Rules**.

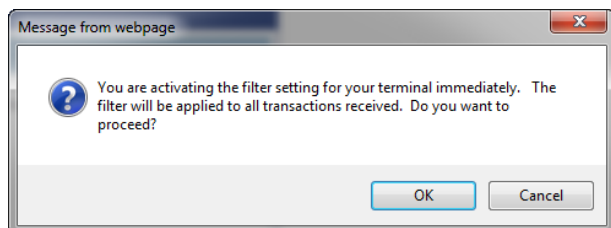
The **Fraud Protection Rules** screen displays.

2. Click **Card Number Filter**.

The **Card Number Filter** screen displays.

3. Select the **Enable Card Numbers Settings** check box.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Card Numbers Settings** check box. A message displays to confirm deactivation.

5. In the text box provided, enter a card number from which transaction requests are not allowed.
6. Click **Add**.

The newly added card number displays.

7. To add another email address, repeat Steps 5 to 6.
8. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Remove a Card Number

1. Click **Remove** next to the card number you wish to remove.
A message displays to confirm removal.
2. Click **OK**.

To Update Email Domain Settings

The **Email Domain Filter** screen allows you to manage the Email Domain Settings for your terminal; those settings enable you to validate that the email address entered by cardholders on transactions has a valid domain.

If you are using this filter and receive transactions from an email address with an invalid domain or an email address is not provided, an error will be returned.

NOTE: To use this filter, an email address must be submitted with your transactions. Thus, you must edit your payment form settings to set the email address field (`ssl_email`) as required in the payment fields screen under the **Terminal | Merchant | Payment Fields** menu option.

Email Domain Filter

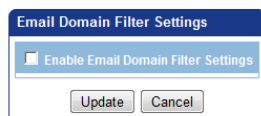
This filter allows you to validate that the Email address entered by cardholders contains a valid domain.

If you are using this filter and receive transactions from an Email Address with an invalid domain or an Email Address is not provided, an error will be returned.

IMPORTANT NOTES:

In order to use this filter you must submit the Email Address via `process.do` and `processxml.do`, you must edit your payment form settings to set the email field (`ssl_email`) as required.

By enabling the filter check box and selecting the Update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may enable or disable this filter at any time.



1. Select **Terminal | Advanced | Fraud Protection Rules**.

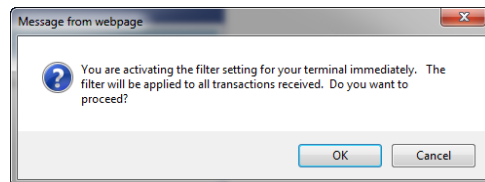
The **Fraud Protection Rules** screen displays.

2. Click **Email Domain Filter**.

The **Email Domain Filter** screen displays.

3. Select the **Enable Email Domain Settings** check box.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Email Domain Settings** check box. A message displays to confirm deactivation.

5. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

To Update Transaction Timeout Settings

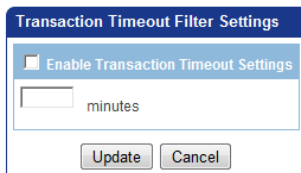
The **Transaction Timeout Filter** screen allows you to manage the transaction timeout settings for your terminal. These settings enable you to specify a time limit (between 1 and 15 minutes), for a single transaction. If you use this filter and the transaction exceeds the time allowed for processing, it will be declined.

Transaction Timeout Filter

This filter enables you to specify a time limit, between 1 and 15 minutes; for a single transaction. If the transaction exceeds the time allowed for processing, it will be declined.

IMPORTANT NOTES:

By enabling the filter check box and selecting the Update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

A screenshot of the 'Transaction Timeout Filter Settings' dialog box. It has a title bar with the same text. Inside, there is a checked checkbox labeled 'Enable Transaction Timeout Settings'. Below the checkbox is a text input field with 'minutes' written next to it. At the bottom, there are two buttons: 'Update' and 'Cancel'.

1. Select **Terminal | Advanced | Fraud Protection Rules**.

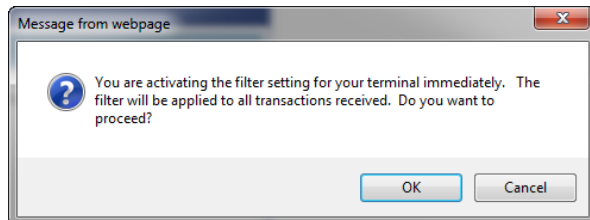
The **Fraud Protection Rules** screen displays.

2. Click **Transaction Timeout Filter**.

The **Transaction Timeout Filter** screen displays.

3. Select the **Enable Transaction Timeout Settings** check box.

A message displays to confirm activation.



4. Click **OK**.

NOTE: To disable activation, uncheck the **Enable Transaction Timeout Settings** check box. A message displays to confirm deactivation.

5. Enter time limit in minutes.
6. Click **Update**.

The filter settings for your terminal are immediately activated and the filter will be applied to all transactions received.

Setting Up Business Rules

The **Business Rules** screen lets you create your own processing business rules. These rules can be added, updated and deleted:

- Only VirtualMerchant system administrators can set system-level rules. These rules cannot be added, updated or deleted by the merchant.
- Business rules are set up within a specific terminal and apply only to transactions that are processed through that terminal.
- Business rules can only be set up in terminals that are set up as Terminal-Based.
- VirtualMerchant will only apply business rules (other than those that check for duplicate transactions) to credit card transactions.
- All business rules are optional and apply only to transactions submitted to the application through process.do and processxml.do, for all market segments.
- Pre-Processing and Post-Processing rules currently do not apply when transactions are processed in the Virtual Terminal, including duplicate checking.
- Business rules run in order, from top to bottom. You can change the order of the rules using the Arrow buttons next to each rule. No more than a combined total of 10 Pre and Post-Processing rules can be added to a terminal at a time.
- Once a rule is triggered, no other rules will operate.
- Actions set up in a rule cannot be performed unless that specific rule is triggered.
- Return rules do not affect other transaction rules.
- Transactions that are set to Decline using business rules will display in the Current Batches Error section with the reason for decline set to the Comparison Value from the rule that was triggered (i.e. Ship to Postal Code, Bill to Postal Code, Tran Amount, Return Amount, AVS Response, or CVV2 Response).
- Reversals will be submitted for credit card transactions that were authorized by the issuer but have been declined based on the AVS or CVV rules.

Transactions that are Set to Review or Pend will display in the Current Batches Main or Auth Only sections. You can Unpend or Release those transactions prior to settlement.

To Add New Business Rules

1. Select **Terminal | Advanced | Business Rules**.

The screenshot shows the VirtualMerchant user interface. At the top, the logo "VirtualMerchant" is displayed. Below it, there are three main tabs: "User", "Account Settings", and "Terminal". The "Terminal" tab is selected, and a dropdown menu is open, showing options: "Merchant", "Payment Form", "Advanced", "System Setup", "Error Messages", and "Business Rules". The "Business Rules" option is highlighted. On the left side, there is a sidebar with user information: "User: 503525", "Account: 503525", and "Terminal: MAIL ORDER MERCHANT". Below this, there is a "Select Terminal" section with checkboxes for "Credit Card", "Gift Card", "Current Batches", and "Settled Batches". At the bottom of the sidebar, there is a "Privacy Policy" link and copyright information: "Copyright © 2011 Elavon, Inc. All rights reserved."

The **Processing Rules** screen displays.

Business Rules

This form is used to setup processing rules.

The screenshot shows the "Business Rules" screen. It has two main sections: "Pre-Processing Rules" and "Post-Processing Rules". Each section has a table with columns: "Rule Name", "Type", "Fields", "Operator", "Criteria", "True Action", "False Action", and "Email". Below each table is an "Add New Rule" button.

2. Based on your requirements, under **Pre-Processing Rules** or **Post-Processing Rules**, click **Add New Rule**.

The **New Rule** screen displays.

New Rule

Add a new business rule.

The screenshot shows the "New Rule" screen. It has a form titled "Add New Rule" with the following fields: "Rule Name" (text input), "Value" (dropdown), "Operator" (dropdown), "Criteria" (dropdown) with an "or Value" (text input) field, "True Action" (dropdown) with an "or Rule" (dropdown) field, "False Action" (dropdown) with an "or Rule" (dropdown) field, and "Send Email" (checkbox). At the bottom, there are "Add New Rule" and "Cancel" buttons.

3. Enter the name of the new business rule in the **Rule Name** field.
4. In the **Value** drop-down list, select the field to use as a comparison value for the rule from the following options:
 - Ship To Postal Code
 - Bill To Postal Code
 - Tran Amount
 - Return Amount
 - Duplicate Transaction
5. In the **Operator** drop-down list, select the comparison operator from the following:
 - Equal To
 - Not Equal To
 - Greater Than
 - Greater Than
 - Less Than
 - Less Than Equal To
 - Not in Set
6. In the **Criteria** drop-down list, select the criteria to use for comparison from the following:
 - Ship To Postal Code
 - Bill To Postal Code
 - Time Period
 - Invoice Number
7. Enter an **Or Value** as a second value or value set for comparison with the transaction, return amount, AVS response, or CVV2 response.
 - If there is more than one value, separate each value with a comma.
 - Refer to the **Response Codes- AVS Response Codes** and **Response Codes- CVV2 Response Codes** sections for a complete list of AVS and CVV response codes.
8. Select an action from the **True Action** drop-down list. This is the action that takes place when the criteria comparison is determined to be true.

The **Or Rule** field is populated by existing business rules. The **Or Rule** can be selected instead of the **True Action**.

9. Select an action from the **False Action** drop-down list. This is the action that takes place when the criteria comparison is determined to be false.

The **Or Rule** field is populated by existing business rules that have been created. This **Or Rule** can be selected instead of the **False Action**.

10. In the **Send E-mail** drop-down list, select an e-mail action to specify an email action, depending on the rule comparison, from the following:
 - Send Merchant Email
 - Send Terminal Email
 - Send SMS Email
11. Once you have entered the information for the new rule, click **Add New Rule** to save the rule. A screen message indicates the rule has been added successfully. The new rule displays in the **Processing Rules** table.

Business Rules

This form is used to setup processing rules.

Pre-Processing Rules							
Rule Name	Type	Fields	Operator	Criteria	True Action	False Action	Email
<input type="button" value="Add New Rule"/>							

Rule 1 - Rule Added successfully.

Post-Processing Rules							
Rule Name	Type	Fields	Operator	Criteria	True Action	False Action	Email
▲ ▼ Rule 1	Merchant	Tran Amount	Less Than Equal To	5.00	Set to Pend		Send Merchant Email
<input type="button" value="Add New Rule"/>							

To Edit Business Rules

Business rules can be edited by those you have the correct user rights.

1. To edit an existing rule, select the rule name from the **Processing Rules** table.

Business Rules

This form is used to setup processing rules.

Pre-Processing Rules							
Rule Name	Type	Fields	Operator	Criteria	True Action	False Action	Email
▲ ▼ duplicate	System	Duplicate Transaction		Time Period			

Add New Rule

Post-Processing Rules							
Rule Name	Type	Fields	Operator	Criteria	True Action	False Action	Email
▲ ▼ Rule2	Merchant	Tran Amount	Greater Than Equal To	2.00	Set to Pend		Send Merchant Email

Add New Rule

2. On the **Update Rule** screen, enter or adjust the fields as necessary and click **Update**.

Update Rule

Change the Parameters of an existing business rule.

Update Business Rule			
Update			
Rule Name	Rule2		
Value	Tran Amount ▼		
Operator	Greater Than Equal To ▼		
Criteria	▼	or Value	2.00
True Action	Set to Pend ▼	or Rule	▼
False Action	▼	or Rule	▼
Send Email	Send Merchant Email ▼		
<p>Update Delete Cancel</p>			

3. To delete the business rule, click **Delete**.

Business rule has been updated/deleted successfully message displays.

To Delete Business Rules

1. To delete an existing rule, select the rule name from the **Processing Rules** table.
2. On the **Update Rule** screen, click **Delete**.

Business Rules

This form is used to setup processing rules.

Pre-Processing Rules								
	Rule Name	Type	Fields	Operator	Criteria	True Action	False Action	Email
▲ ▼	duplicate	System	Duplicate Transaction		Time Period			
<button>Add New Rule</button>								

Rule2 - Rule Deleted successfully.

Post-Processing Rules								
	Rule Name	Type	Fields	Operator	Criteria	True Action	False Action	Email
<button>Add New Rule</button>								

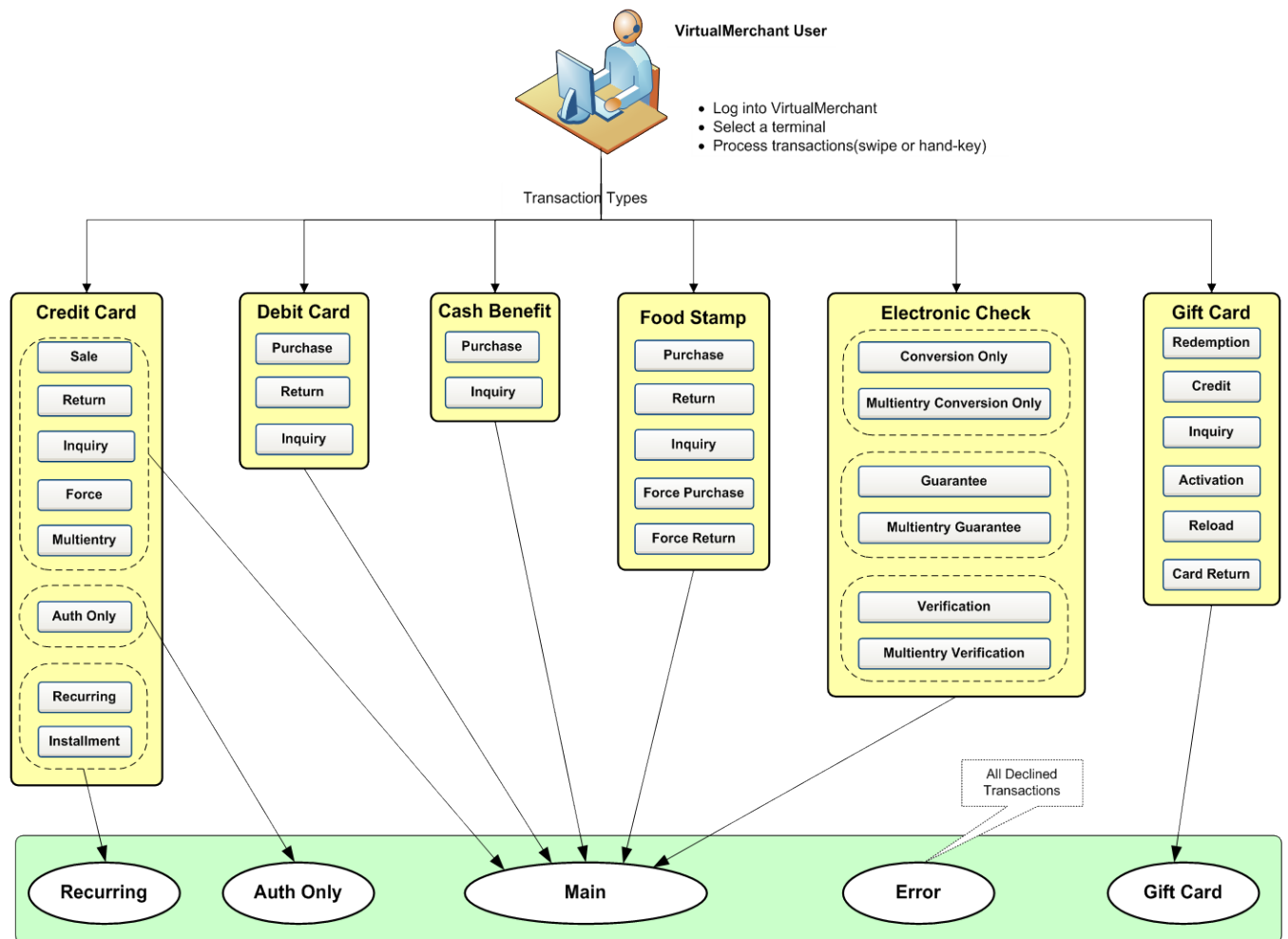
CHAPTER 6. Using Your Virtual Terminals

The **Main** Virtual Terminal screen provides access to all transaction entry and management options. From this section, you can enter transactions depending on your terminal and user rights. You can also review, update, void, delete or settle transactions from the Current Batches section and find, view, search, filter or download all previously Settled Batches.

As mentioned in a previous chapter, when your user account was created, you were granted specific access and permissions called user rights. In addition, you were associated with one or more terminals to which your login provides access. Therefore, if you are granted access to only one terminal, upon login it is automatically presented to you in the screen. Otherwise you have to select the desired terminal from the **Select Terminal** list.

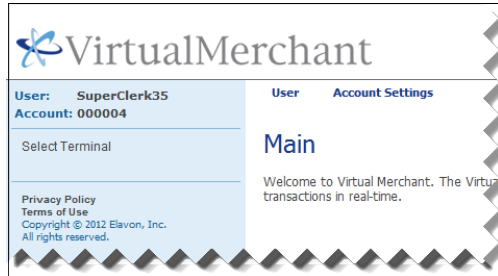
Thus, depending on your user and terminal rights, this section shows you how to:

- Select a terminal
- Process transactions:
 - Credit Card
 - Debit Card
 - Food Stamp
 - Cash Benefit
 - Electronic Check
 - Gift Card



To Select a Terminal

1. After you log on to VirtualMerchant to display the **Main** screen, click **Select Terminal** if you have access to multiple terminals.

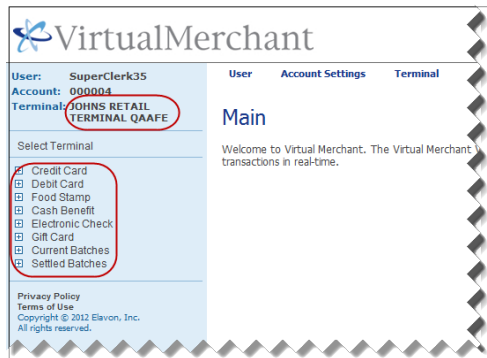


The **Select Terminal** screen displays a list of the terminals on which you have access in alphabetical order by Friendly Name.

NOTE: Refer to Chapter 5: Using Terminals for more information on how to select a terminal.

2. Click the **Friendly Name** to select the terminal you wish to access from the list.

The system displays the terminal name in the **Terminal** field and the transaction types under **Select Terminal**.



Once you have the terminal selected, you can proceed with other actions available to you from the **Terminal** menu option as described in the following sections. Depending on your user and terminal rights, you can process the following transaction types:

- Credit Card
- Debit Card
- Food Stamp
- Cash Benefit
- Electronic Check
- Gift Card

Performing Credit Card Transactions

The **Credit Card** transaction screen allows you to either swipe a transaction by means of a Magnetic Stripe Reader (MSR) or manually enter the transaction into the VirtualMerchant application. The **Swiped Transaction** option is only available for terminals configured as **Retail**.

This section shows you how to:

- Enter credit card information
- Update credit card transaction information
- Add credit card transaction to a recurring batch
- Reverse partially approved transactions
- Void partially approved transactions

You can process credit card information for the following transaction types:

- Sale
- Return
- Inquiry
- Force
- Auth Only
- AVS Only
- Recurring
- Installment
- Multientry
- Batch Import

IMPORTANT:

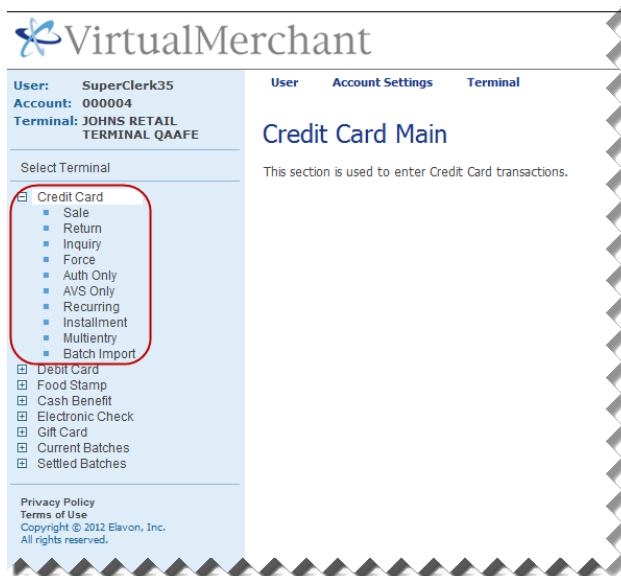
- You can process partial authorizations using prepaid cards the same way as you process regular credit card for **Sale** and **Auth Only** transaction types.
- A partial authorization occurs where the amount of the authorization request exceeds the available balance on select Visa, MasterCard or Discover products. Instead of declining the request, an approval for a partial amount is returned.
- Merchants must initiate a new transaction to obtain the remainder of the purchase amount in another form of payment. These are separate transactions and will generate separate receipts.
- Merchants may reverse or void transactions if cardholders decide not to proceed.

To Process Credit Card Sale, Return, Force, Auth Only and AVS Only Transactions

This section shows you how to process the following credit card transaction types:

- **Credit Card Sale** - allows you to obtain real-time authorization for credit card sale transactions
- **Credit Card Return** - allows you to enter refund transactions for previous sales
- **Credit Card Force** - forces sale transactions when the approval code was previously obtained, such as through voice authorization. This transaction type requires the Approval Code to be manually entered for processing. The Approval Code is a required field for this transaction
- **Credit Card Auth Only** - allows you to pre-approve transactions that will be forced or converted to Sale through at a later date
- **Credit Card AVS Only** - allows you to verify if the address given for the transaction matches that of the cardholder

1. Click **Credit Card** to display the credit card options along with the **Credit Card Main** screen.

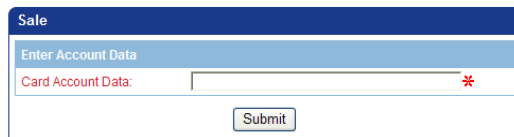


2. Select one of the following options, depending on the transaction type you want to process:
 - Sale
 - Return
 - Force
 - Auth Only
 - AVS Only

The selected **Credit Card** screen displays a blank **Card Account Data** text box.

Credit Card Sale

Note that all fields with an asterisk (*) are required.



The screenshot shows a window titled "Sale" with a section "Enter Account Data". Inside this section, there is a label "Card Account Data:" followed by an empty text input field. A red asterisk (*) is positioned to the right of the input field, indicating it is a required field. Below the input field is a "Submit" button.

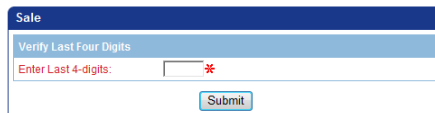
3. Swipe the credit card through a supported MSR device attached to your computer or manually enter the credit card number in the **Card Account Data** text box.
4. Click **Submit**.

NOTES:

- If the terminal is setup to accept **Verify last four Digits**, the system prompts you to enter the last four digits of the credit card number.

Credit Card Sale

Note that all fields with an asterisk (*) are required.



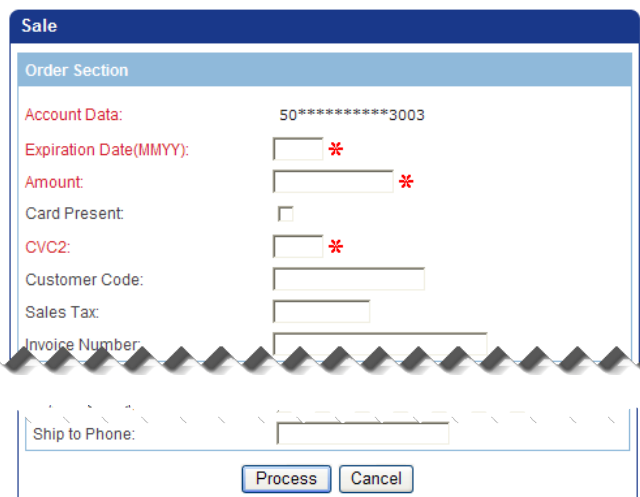
The screenshot shows a window titled "Sale" with a section "Verify Last Four Digits". Inside this section, there is a label "Enter Last 4-digits:" followed by an empty text input field. A red asterisk (*) is positioned to the right of the input field, indicating it is a required field. Below the input field is a "Submit" button.

- The system automatically initiates the **Submit** button on swipe.

The system displays the selected **Credit Card** screen with the masked credit card number in the **Account Data** field. The card account number cannot be edited.

Credit Card Sale

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.



The screenshot shows a window titled "Sale" with a section "Order Section". It contains several fields for transaction information: "Account Data:" with a masked value "50*****3003"; "Expiration Date(MMY):" with an empty field and a red asterisk; "Amount:" with an empty field and a red asterisk; "Card Present:" with a checkbox; "CVC2:" with an empty field and a red asterisk; "Customer Code:" with an empty field; "Sales Tax:" with an empty field; "Invoice Number:" with an empty field; and "Ship to Phone:" with an empty field. At the bottom, there are "Process" and "Cancel" buttons.

5. Enter the **Expiration Date (MMYY)**.

NOTE: This field is auto populated for swiped and cannot be edited on the form.

6. Enter the **Amount** for the transaction.
7. For **Credit Card Force** transactions, enter the **Approval Code**.
8. For **Credit Card AVS Only** transactions, enter address in the **Address1** field and the **Postal Code**.
9. Enter or select any additional data as desired.

NOTES:

- The field prompts for each transaction depends on the Payment Form Field Setup for the selected terminal. See Chapter 5 – Using Terminals under the Configuring Your Payment Form section for more information on this topic.
 - For hand-keyed transactions, you may wish to select one of the following options in the **Card Present** check box:
 - Present
 - Bypassed
 - Illegal
 - Not Present
 - For **Credit Card Sale, Force** and **Auth Only** transactions, you may wish to enter a **CVV** value. If card type is Visa, the **CVV2 Indicator** displays. Select from the drop-down list.
 - If you enter the **Billing Address**, to use this address for shipping in the **Shipping Address** section, click the **Same as Billing** check box. The system copies all the billing address information into the fields. You can edit the **Shipping Address** information after it is copied. This unchecks the check box, and does not update the Billing Address.
10. Click **Process** to send the transaction for authorization or **Cancel** to exit.

The **Credit Card Response** screen displays.

Credit Card Sale Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	503525
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4844B-E1D8FED8-0362-DA0A-019A-0486C2D05A74
Date / Time:	10/19/2011 03:56:30 PM
Response:	AA
Message:	APPROVAL
Approval Code:	N56032
AVS Response:	
Account Balance:	0.00
Record Number:	001
Signature Present:	No
Order Section	
Account Data:	50*****3003
Expiration Date(MMY):	1013
Amount:	2.00
Customer Code:	<input type="text"/>
Sale Tax:	<input type="text"/>
Ship to Phone:	<input type="text"/>
<input type="button" value="Update"/> <input type="button" value="Reprint"/> <input type="button" value="Add to Recurring"/> <input type="button" value="View Receipt"/>	

The **Credit Card Response** screen consists of a **Transaction Detail** section that is further divided into other sections. The **Transaction Detail** section displays the results of a successfully approved transaction. The **Authorization Results** section displays all the information obtained during the authorization process. Each subsequent section contains all the values entered for the transaction in the order defined in the Payment Fields section setup under the Terminal Configuration Section.

11. If your terminal is setup to automatically print receipts, a receipt is sent to the printer; otherwise, a separate window displays the receipt information and you are prompted to print the receipt.

In the event of a partial approval for Sale or Auth Only transactions, a **Credit Card Partial Approval Response** screen displays.

Credit Card Sale Response - Partial Approval

The amount requested \$12.10 exceeded the card balance. The card has been charged for the available balance of \$12.05. The difference \$0.05 must be obtained using additional tender type. If desired, the \$12.05 charge may be reversed by clicking the "Reverse Payment" button below.

Transaction Detail	
Authorization Results	
User:	000004u
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4D37C-4CC8E05A-B234-8B52-076C-1BEAC040B340
Date / Time:	10/24/2011 10:04:00 AM
Response:	AP
Message:	PARTIAL APPROVAL
Approval Code:	CVI689
AVS Response:	D
CVV2 Response:	M
Account Balance:	0.00
Order Section	
Card Number:	47*****1955
Expiration Date(MMY):	1212
Amount:	12.05
Requested Amount:	12.10
Balance Due:	0.05
<input type="button" value="Update"/> <input type="button" value="Reprint"/> <input type="button" value="View Receipt"/> <input type="button" value="Reverse Payment"/>	

The **Credit Card Partial Approval Response** screen consists of a Transaction Detail section that is further divided into other sections. The Transaction Detail section displays the results of a partially approved transaction. The **Authorization Results** section displays all the information obtained during the authorization process. The description and **the order** section will indicate that amount requested exceeded the card balance and that the card has been charged for the available balance; the difference must be obtained using additional tender type.

NOTES:

- The merchant must collect the additional remaining balance from the consumer.
- If cardholders decide not to proceed with the transaction, VirtualMerchant will allow the merchant to reverse a partial approved transaction and restore the balance back to the card using the **Reverse Payment** button or the **Void** button at the bottom of the partial approval response page.

To Process Dynamic Currency Conversion (DCC) Card Transactions

1. After you log on to VirtualMerchant and select your terminal, click **Credit Card** to display the credit card options along with the **Credit Card Main** screen.



2. Select **Sale**.

The selected **Credit Card Sale** screen appears and displays a blank **Card Account Data** text box.

Credit Card Sale

Note that all fields with an asterisk (*) are required.

3. Swipe the credit card through a supported MSR device attached to your computer or manually enter the credit card number in the **Card Account Data** text box.
4. Click **Submit**.

NOTES:

- If the terminal is setup to accept **Verify last four Digits**, the system prompts you to enter the last four digits of the credit card number.

Credit Card Sale

Note that all fields with an asterisk (*) are required.

- The system automatically initiates the **Submit** button on swipe.

The system displays the selected **Credit Card Sale** screen with the masked credit card number in the **Account Data** field, the **Cardholder Amount**, the **Cardholder Currency**, the **Conversion Rate** and Markup% to be used in the DCC transaction. These fields cannot be edited.

Credit Card Sale

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

5. Enter the **Expiration Date (MMYY)**.

NOTE: This field is auto populated for swiped and cannot be edited on the form.

6. Enter the **Amount** for the transaction.
7. Enter or select any additional data as desired.

8. Click **Process with DCC** to send the transaction for authorization or **Cancel** to exit.

NOTE: If you click **Process without DCC** the transaction will be processed in US dollars.

The **Credit Card Sale Response** screen appears and displays the transaction information.

Credit Card Sale Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	000270
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA484C3-A33D22A3-284E-E3CF-32FF-EF5FA79ED02A
Date / Time:	10/28/2011 03:29:46 PM
Response:	AA
Message:	APPROVAL
Approval Code:	N29586
AVS Response:	
Account Balance:	0.00
Record Number:	010
Signature Present:	No
Order Section	
Account Data:	45*****6662
Expiration Date(MMY):	1222
Amount:	5.00
Cardholder Amount:	391.00
Cardholder Currency:	JPY
Conversion Rate:	78.18658
Markup(%):	3.25
Custom Fields	
Acct Num:	<input type="text"/>
<input type="button" value="Update"/> <input type="button" value="Reprint"/> <input type="button" value="Add to Recurring"/> <input type="button" value="View Receipt"/>	

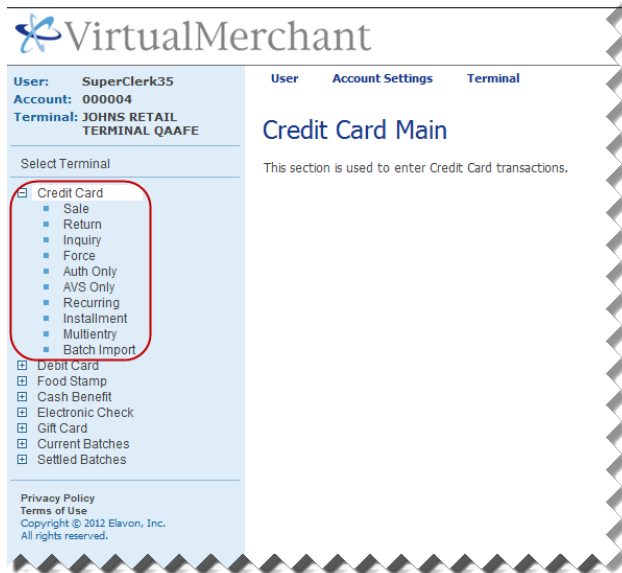
NOTE: The **Orders Section** contains the **Amount** in US dollars. The **Cardholder Amount** field contains the transaction amount after it is converted by the **Conversion Rate**.

9. The system generates a receipt.

To Process Credit Card Inquiry Transactions

Credit Card Inquiry transactions allow you to check the balance on pre-paid Visa or MasterCard gift cards.

1. Click **Credit Card** to display the credit card options along with the **Credit Card Main** screen.



2. Select **Inquiry**.

The **Credit Card Inquiry** screen displays a blank **Card Account Data** text box

Credit Card Inquiry

Note that all fields with an asterisk (*) are required.

The screenshot shows a web form titled 'Inquiry'. It has a blue header bar with the word 'Inquiry' in white. Below the header is a section titled 'Enter Account Data'. Inside this section is a text input field labeled 'Card Account Data:' in red text. To the right of the input field is a red asterisk (*). Below the input field is a 'Submit' button.

3. Swipe the credit card through a supported MSR device attached to your computer or manually enter the credit card number in the **Card Account Data** text box.
4. Click **Submit**

NOTES:

- If the terminal is setup to accept **Verify last four Digits**, the system prompts you to enter the last four digits of the credit card number.

Credit Card Inquiry

Note that all fields with an asterisk (*) are required.

The screenshot shows a window titled 'Inquiry' with a section header 'Verify Last Four Digits'. Below this, there is a label 'Enter Last 4-digits:' followed by a text input field. The input field contains a cursor and is marked with a red asterisk (*). Below the input field is a 'Submit' button.

- The system automatically initiates the **Submit** button on Swipe.

The system displays the **Credit Card Inquiry** screen with the masked credit card number in the **Account Data** field. The card account number cannot be edited.

Credit Card Inquiry

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

The screenshot shows a window titled 'Inquiry' with a section header 'Order Section'. Below this, there are three fields: 'Account Data:' with the value '50*****3003', 'Expiration Date(MMY):' with a text input field marked with a red asterisk (*), and 'Card Present:' with a checkbox. At the bottom of the form are two buttons: 'Process' and 'Cancel'.

5. Click **Process** to send the transaction for authorization or **Cancel** to exit.

The **Credit Card Inquiry Response** screen displays the account balance.

Credit Card Inquiry Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	503525
Payment Type:	CREDITCARD
Transaction Type:	INQUIRY
Transaction ID:	AA4844B-9E0D8899-BE22-9EF4-A35C-858107DDEC26
Date / Time:	10/19/2011 04:08:47 PM
Response:	AA
Message:	APPROVAL
Approval Code:	N08032
AVS Response:	
Account Balance:	0.00
Order Section	
Account Data:	50*****3003
Expiration Date(MMY):	1013
<div>Reprint View Receipt</div>	

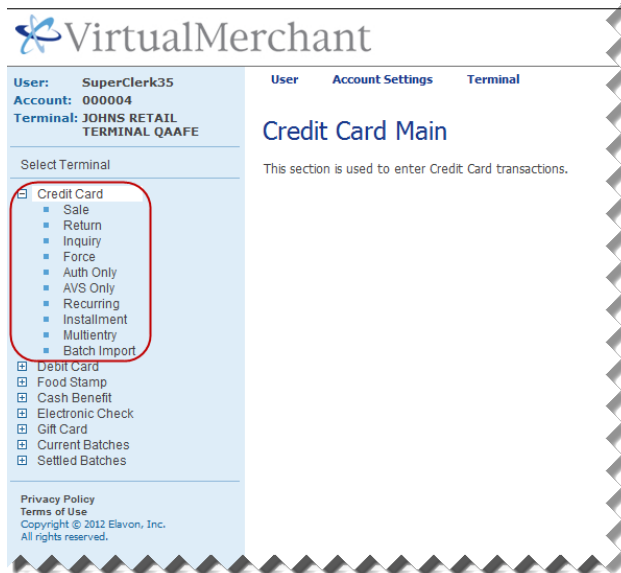
The **Credit Card Inquiry Response** screen consists of a **Transaction Detail** and an **Order** section. The **Transaction Detail** section displays the results of a successfully approved transaction. The **Authorization Results** section displays all the information obtained during the authorization process. Each subsequent section contains all the values entered for the transaction in the order defined in the Payment Fields section setup under the Terminal Configuration Section.

6. If your terminal is setup to automatically print receipts, a receipt is sent to the printer; otherwise, a separate window displays the receipt information and you are prompted to print the receipt.

To Process Credit Card Recurring and Installment Transactions

This section shows you how to process the following credit card transaction types:

- **Credit Card Recurring** - allows you to set up payment amounts and billing cycles in which the payments occur
 - **Credit Card Installment** – allows you to set up payment amounts, the number of payments and the billing cycle in which the payments occur
1. Click **Credit Card** to display the credit card options along with the **Credit Card Main** screen.



2. Select one of the following options, depending on the transaction type you want to process:
 - Recurring
 - Installment

For Credit Card Recurring

The **Credit Card Recurring** screen displays.

Credit Card Recurring

Enter the Information For this transaction. Note that all fields with an asterisk (*) are required.

Recurring

Order Section

Account Data: *

Expiration Date(MMY): *

Skip Payment:

Amount: *

Customer Code:

Sales Tax:

Billing Cycle: *

Next Payment Date: *

Description:

Billing Address

Company:

First Name:

Last Name:

For Credit Card Installation

The **Credit Card Installation** screen displays.

Credit Card Installment

Enter the Information For this transaction. Note that all fields with an asterisk (*) are required.

Installment

Order Section

Account Data: *

Expiration Date(MMY): *

Skip Payment:

Amount: *

Customer Code:

Sales Tax:

Billing Cycle: *

Number Of Payments: *

Next Payment Date: *

Description:

Billing Address

Company:

First Name:

Last Name:

3. Enter the credit card number in the **Account Data** field.
4. Enter the **Expiration Date (MMYY)**.
5. Select **YES** or **NO** from the **Skip Payment** drop-down list, if necessary.
6. Enter the **Amount** for the transaction.

7. Enter **Customer Code**, **Sales Tax**, **Invoice Number** and **Description**, if necessary.

NOTE: If prompted for sales tax, the tax must be included in the **Amount** and then entered in the **Sales Tax** field.

8. In the **Billing Cycle** drop-down list, select one of the following:

- Daily
- Weekly
- Bi- Weekly
- Semi-Monthly
- Monthly
- Bi-Monthly
- Quarterly
- Semester
- Semi-Annually
- Annually
- Suspended


For Monthly, Bi-Monthly, Semester, Quarterly, Semi-Annually, and Annually Billing Cycles:

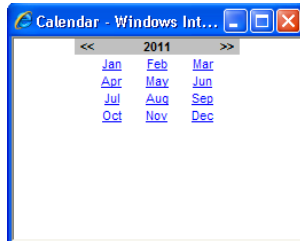
- a) If you selected any of these billing cycle options, the **Last Day of the month** check box displays.

The screenshot shows a web form titled "Credit Card Recurring". Below the title is a note: "Enter the Information For this transaction Note that all fields with an asterisk (*) are required." The form is divided into two main sections: "Recurring" and "Billing Address". The "Recurring" section contains the following fields: "Account Data:" (text box with asterisk), "Expiration Date(MMY):" (text box with asterisk), "Skip Payment:" (dropdown menu with "NO" selected), "Amount:" (text box with asterisk), "Customer Code:" (text box), "Sales Tax:" (text box), "Billing Cycle:" (dropdown menu with "Monthly" selected and asterisk), "Next Payment Date:" (text box with calendar icon and asterisk), and "Description:" (text box). The "Billing Cycle:" dropdown is expanded, showing "Monthly" selected and a checkbox labeled "Last day of month" which is checked and circled in red. The "Billing Address" section contains "Company:", "First Name:", and "Last name:" text boxes.

NOTE: Note that you have not yet entered a date. The check box appears for month-based cycles regardless of the date.

- b) If you click the check box, the **Next Payment Date** automatically displays the last day of the current month.

- c) If the date is correct, proceed to Step 9.
- d) If you require a different date, click on the calendar icon  and select from the calendar tool.



NOTES:


- Only the months are shown. When you click on the month, the **Next Payment Date** automatically displays the last day of the selected month.
 - Dates earlier than the current date are disabled in the calendar control.
 - You have the option to manually enter a **Next Payment Date**.
- e) If you do not click the **Last day of month** check box, (i.e., if check box is not checked), select any date using the calendar control.

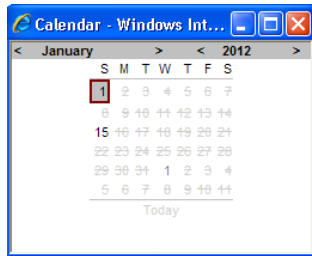
VirtualMerchant uses the selected day of the month and calculates the **Next Payment Date**. For example, if they choose June 30, the next payment will be scheduled on July 30. If they choose January 31, the next payment will be on February 28 (or 29 for leap years).

For Semi-monthly billing cycles:

- a) If you selected the **Semi-Monthly** billing cycle, two radio buttons display as shown below:

NOTE: The **1st** and **15th** of the month is the default.

- b) If you select the **1st & 15th**, the **Next Payment Date** automatically displays the **1st** or **15th** date after the current date. If that is the correct date, proceed to Step 9.
- c) If you require a different date, click on the calendar icon  and select from the calendar tool.



NOTE: Only the valid dates are enabled. Dates other than the 1st and 15th are disabled.

- d) If you select the **15th & Last Day of the Month**, the **Next Payment Date** automatically displays the next available date and the calendar control only enables the 15th and the last day of each month.
9. For **Credit Card Installment** transactions, enter the **Number of Payments**.

NOTE: You cannot change the number of payments of an existing installment transaction to a value that is less than the number of payments that have already been made for the installment transaction.
 10. All other fields are optional. Enter or select as desired.
 11. Click **Add**.

The selected **Credit Card Recurring Response** screen displays the information you entered to create a new installment or recurring transaction.

Recurring	
Order Information	
Start Date(MM/DD/YYYY):	04/01/2012
Transaction Type:	RECURRING
Recurring ID:	AA4C15-FBF7BBCF-765B-D269-4BD4-140CF27DC9EB
Billing Cycle:	SEMMONTHLY
Number of Payments:	0
Card Account Data:	50*****3003
Expiration Date(MMY):	1112
Amount:	1.00
Address:	
Postal Code:	
Next Payment Date:	04/01/2012
Order Section	
Description:	
Billing Address	
Address:	

NOTES:

- For recurring and installment transactions returned as declined, VirtualMerchant retries to process the transactions a total of five times on subsequent days, then does the following:
 - Update the billing cycle of the transaction to **Suspended**
 - Send an email to the merchant with instructions to contact the cardholder
- These transactions will not run in the system again unless you change the billing cycle from suspended.

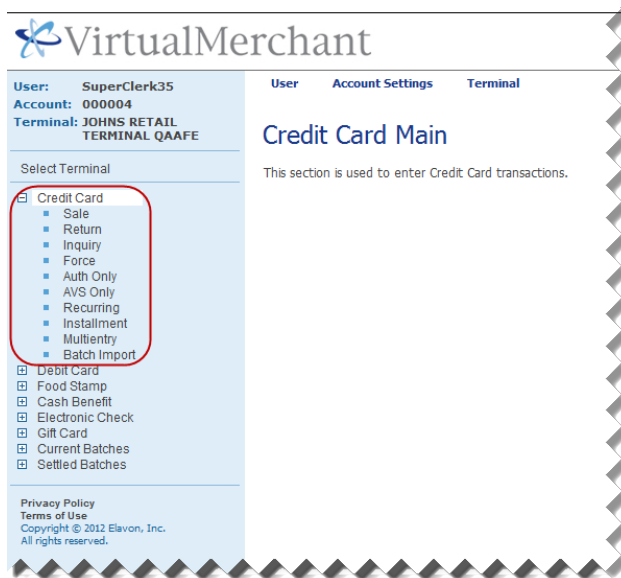
Process Credit Card Multi-Entry Transactions

Credit Card Multi-entry transactions allow you to enter multiple credit card transactions from one screen. In this process you can:

- Add transactions
- Delete transactions

To Add Credit Card Multi-Entry Transactions

1. Click **Credit Card** to display the credit card options along with the **Credit Card Main** screen.



2. Select **Multientry**.

The **Credit Card Multi-Entry Form** screen displays.

Credit Card Multi-Entry Form

Enter multiple Credit Card transactions and submit for authorization.

Multi-Entry							
Account Data *	Expiration Date (MMYY) *	Amount *	Address1	Postal Code	Customer Code	Sales Tax	Invoice Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Delete"/>							
<input type="button" value="Authorize"/>							

3. Enter the credit card number in the **Account Data** field.
4. Enter the **Expiration Date (MMYY)**.
5. Enter the **Amount** for the transaction.
6. All other fields are optional. Enter or select as desired.
7. Click **Add**.

The system saves the information and adds a new line for you to include additional transactions.

- To add other transactions, repeat Steps 3 to 7.

Credit Card Multi-Entry Form

Enter multiple Credit Card transactions and submit for authorization.

Multi-Entry									
Account Data *	Expiration Date (MMYY) *	Amount *	Address1	Postal Code	Customer Code	Sales Tax	Invoice Number		
5000300020003003	0813	1.50						Add	Delete
4111111111111111	0712	1.00						Add	Delete
512121212121224	0514	1.80						Add	Delete
								Add	Delete

Authorize

- Click **Authorize** to submit transactions for authorization.

The **Multientry Response** screen displays the transaction response information for the submitted transactions. This information entails the number of authorized transactions and the number of transactions that were declined or in error.

Multientry Response

This page shows the Multientry response information.

Authorize Transactions: 2

Declined Transactions: 1

Error Transactions: 0

To Delete Credit Card Multi-entry Transactions

To delete a transaction, click **Delete** next the transaction you want to delete.

Credit Card Multi-Entry Form

Enter multiple Credit Card transactions and submit for authorization.

Multi-Entry								
Account Data *	Expiration Date (MMYY) *	Amount *	Address1	Postal Code	Customer Code	Sales Tax	Invoice Number	
512121212121224	0813	1.00						Add Delete
5000300020003003	1016	1.50						Add Delete
								Add Delete

Authorize

The system deletes the selected transaction.

Credit Card Multi-Entry Form

Enter multiple Credit Card transactions and submit for authorization.

Multi-Entry								
Account Data *	Expiration Date (MMYY) *	Amount *	Address1	Postal Code	Customer Code	Sales Tax	Invoice Number	
512121212121224	0813	1.00						Add Delete
								Add Delete

Authorize

To Process Credit Card Batch Import Transactions

VirtualMerchant allows you to build a batch file of credit card transactions or recurring/installment transactions and import it into VirtualMerchant for processing. You can import the following types of credit card transactions:

- Sales
- Return
- Force
- Auth Only
- AVS Only

Before you import batch files for processing, ensure that the appropriate user rights and terminals are set up, and that you have created a file of credit card transactions or recurring/installment transactions to be imported.

User Rights Set Up

Ensure that you have **Credit Import Batch** user rights set up for a user as follows:

- Check the **Credit Import Batch** right to enable. VirtualMerchant automatically enables (checks) the following existing user rights for that user:
 - Credit Card-Sale
 - Credit Card-Return
 - Credit Card-Force
 - Credit Card-Auth Only
 - Credit Card-AVS Only

NOTE: Checking any or all of these rights individually (one by one) does not automatically grant the credit import batch right.

- When any of the above existing user rights for a user are disabled (unchecked), VirtualMerchant automatically disables (unchecks) the **Credit Import Batch** user rights for that user (if it is already checked).

NOTE: Unchecking any or all of these rights individually (one by one) automatically removes the credit import batch right.

- When the **Credit Import Batch** user right is disabled (unchecked) for a user, the above existing user rights remain unchanged for that user.

Ensure that you have **Recurring Import Batch** user rights set up for a user as follows:

- Check the **Recurring Import Batch** right to enable. VirtualMerchant automatically enables (checks) the following existing user rights for that user:
 - Credit Card-Recurring
 - Credit Card-Installment

NOTE: Checking any or both of these rights individually (one by one) does not automatically grant the recurring import batch right.

- When any of the above existing user rights for a user are disabled (unchecked), VirtualMerchant automatically disables (unchecks) the **Recurring Import Batch** user rights for that user (if it is already checked).

NOTE: Unchecking any or both of these rights individually (one by one) automatically removes the recurring import batch right.

- When the **Recurring Import Batch** user right is disabled (unchecked) for a user, the above existing user rights remain unchanged for that user.

Terminal Set Up

Ensure that terminals are appropriately set up as follows:

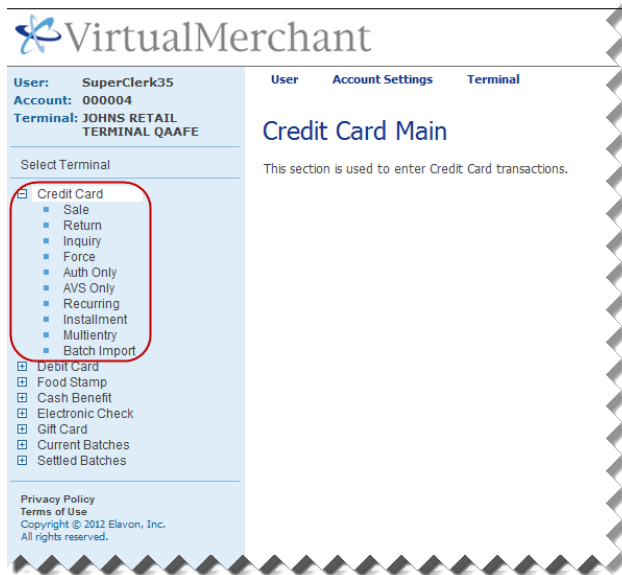
- Terminals must be setup to process credit card transactions.

And/Or

- Terminals must be setup to process recurring/installment transactions.

The Import Process

1. Click **Credit Card** to display the credit card options along with the **Credit Card Main** screen.



2. Select **Batch Import**.

The **Batch Import** screen displays. VirtualMerchant validates that no other files are currently being processed for the terminal.

Batch Import

Import a transaction batch file in CSV or XML format. Imported batch files are limited to 500 transactions.

Import Batch

Response File Name

File Source

Browse...

File Type

☒ Credit card transactions(any combination of sales, return, force, auth only, AVS)
☐ Recurring/Installment transactions

Notification

☐ Email me when this batch has completed processing

Import

NOTES:

- If another file for the same terminal is still being processed, VirtualMerchant displays an error. You cannot import a file of transactions for processing while another file is still being processed for the same terminal.
- You can import a maximum of 5 files for a single terminal per day.

3. Enter a unique **Response File Name** for the response file that will be created.

NOTES:

- Defaults to the name of the file being imported.
- File names must be less than or equal to 25 characters long. This includes the name and the file extension (e.g. filename.csv).

4. Click **Browse** to select **File Source** (the file of transactions you wish to import and process).

NOTES:

- You can select only one file at a time.
- File extension must be CSV or XML.

5. Select the **File Type** of transactions to be imported from the following options:
 - Credit card transactions (any combination of Sales, Return, Force, Auth Only, AVS Only)
 - Recurring/Installment transactions

NOTES: The **File Type** field is set and enabled/disabled based on your user rights as follows:

- If you have both the **Credit Import Batch** and the **Recurring Import Batch** rights, VirtualMerchant sets the file type to **Credit card transactions**. Both the **Credit card transactions** and **Recurring/Installment transactions** are enabled, so that you can change the file type.
- If you only have the **Credit Import Batch** right, VirtualMerchant sets the file type to **Credit card transactions**; both the **Credit card transactions** and **Recurring/Installment transactions** are disabled, so that you cannot change the file type.
- If you only have the **Recurring Import Batch** right, VirtualMerchant sets the file type to **Recurring/Installment transactions**. Both the **Credit card transactions** and **Recurring/Installment transactions** are disabled, so that you cannot change the file type.

6. Select the **Notification** check box the receive emails when processing of the batch is complete.
7. Click **Import** to import the file.

The **Confirm Batch Import** screen displays.

Confirm Batch Import

Import successful. Please review and confirm the batch for processing.

Response File Name	ResponseFile
File Source	Batch Import File1.csv
File Type	Credit Card
Notification	Off

Batch Transactions - 7 items							
Item	Card Data	Expiry Date	Total Amount	Tran Type	Customer Code	Sales Tax	Invoice Number
001		1217	5	SALE	CC1234	1	INV1234
002		1212	4	SALE	CC1234	1	INV1234
003		1212	10	CREDIT	CC1234	1	INV1234
004		1212	8	FORCE	CC1234	1	INV1234
005		1217	1	SALE	CC1234	1	INV1234
006		1212	6	AVSONLY	CC1234	1	INV1234
007		1212	7	AVSONLY	CC1234	1	INV1234

Transaction Count: 7

Display: 25 ▼

NOTES:

- For a file of credit card transactions, credit card **Sale, Force, Return, Auth Only** and **AVS Only** transactions display.
 - For a file of Recurring/Installment transactions, only **Recurring** and/or **Installment** transactions display.
8. Click **Confirm** to verify that the file of transactions to be processed is correct. Click **Cancel** if you wish to cancel the processing of the transactions in the file.

The **Batch Import Processing** screen displays. VirtualMerchant performs validations.

Batch Import Processing

Your batch is queued for processing. You may navigate away from this page to perform other actions or close the VirtualMerchant user interface. To review the results, navigate to Imported Batches located under the Current Batches menu. You will be notified via email when the batch is processed if you have enabled the option.

If validations fail, VirtualMerchant does not process the transactions and returns an error.

If validations succeed, VirtualMerchant does the following:

- Capture relevant response data and make them available to view as **Imported Batches**.
- Generate a **Response File** using the unique name you provided (or the default set by the system) and set its status to *pending* (for processing). This displays in **Current Batches | Import Batches** and is empty. You cannot click on this to see transactions until the status is *completed*.

- Transfer the file from your directory to the VirtualMerchant server using HTTPS/SSL.
- Send notification to you that the transfer of the file was successful and display all of the transactions within the file to you for verification.

If processing of the transactions in the imported file ends abnormally:

- VirtualMerchant indicates this in the response data file.
- The transactions that are processed prior to the abnormal end are available in the response data as processed.

When all of the transactions in the imported file are processed, VirtualMerchant sends an email to the terminal's email address with notification that the processing of the transactions is completed, if you enabled the Notification option on the Batch Import screen.

To Update Credit Card Transaction Information

You can modify information for the following credit card transaction types:

- Credit Card Sale
- Credit Card Return
- Credit Card Force
- Credit Card Auth Only

Most fields on the **Response** screen can be updated with the exception of the following:

- All fields in the **Authorization Results** section
- In the **Order** section:
 - Account Data
 - Expiration Date
 - Amount (you can edit only if the account is set to terminal-based)

1. Change or add the information in the desired fields.
2. Click **Update**.

The system updates the information and displays a message that the transaction was updated successfully.

Transaction AA4844B-0DBFCCAC-67D2-726E-150E-836DE478BD08 has been successfully updated

Credit Card Sale Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

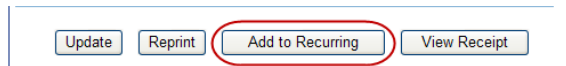
Transaction Detail	
Authorization Results	
User:	503525
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4844B-0DBFCCAC-67D2-726E-150E-836DE478BD08
Date / Time:	10/19/2011 04:28:43 PM
Response:	AA
Message:	APPROVAL
Approval Code:	CV1127
AVS Response:	
CVV2 Response:	M
Account Balance:	1.00
Record Number:	004
Signature Present:	No
Order Section	
Account Data:	41*****1111
Expiration Date(MMY):	1015
Amount:	1.00

To Add Credit Card Transaction to a Recurring Batch

You can add transactions to a recurring batch as **Recurring** or **Installment** for the following credit card transaction types:

- Credit Card Sale
- Credit Card Force
- Credit Card Auth Only

1. On the appropriate **Response** screen, click **Add to Recurring**.




The **Add to Recurring Batch** screen displays.

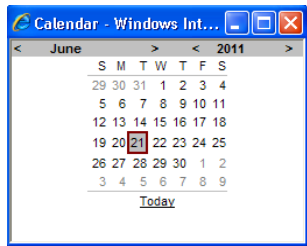
Add to Recurring Batch

Enter the Information For this transaction. Note that all fields with an asterisk (*) are required.

2. Select **Recurring** or **Installment** from the **Recurring Transaction Type** drop-down list.
3. Select **YES** or **NO** from the **Skip Payment** drop-down list, if necessary.
4. Enter the **Amount** for the transaction.
5. Enter **Customer Code**, **Sales Tax** and **Description**, if necessary.

NOTE: If prompted for sales tax, the tax must be included in the **Amount** and then entered in the **Sales Tax** field.

6. In the **Billing Cycle** drop-down list, select one of the following:
 - Daily
 - Weekly
 - Bi- Weekly
 - Semi-Monthly
 - Monthly
 - Bi-Monthly
 - Quarterly
 - Semester
 - Semi-Annually
 - Annually
 - Suspended
7. Enter the **Next Payment Date** or click on the calendar icon  and select from the calendar tool.



8. Enter **Number Of Payments** if this is an **Installment** transaction.
9. All other fields are optional. Enter or select as desired.
10. Click **Add**.

The **Add to Recurring Batch Response** screen displays the information you entered.

Add to Recurring Batch Response

 A screenshot of the "Add to Recurring Batch" form. The form has a blue header bar with the title "Add to Recurring Batch". Below the header, there are several sections:

- Order Information:** This section contains the following fields:
 - Start Date(MM/DD/YYYY): 03/31/2012
 - Transaction Type: INSTALLMENT
 - Installment ID: AA4C15-1A578749-DF14-6EF3-BA33-24EEB9892D69
 - Billing Cycle: MONTHLY
 - Card Account Data: 50*****3003
 - Expiration Date(MMYY): 1012
 - Amount: 1.50
 - Address:
 - Postal Code:
 - Next Payment Date: 03/31/2012
- Order Section:** This section contains a single field:
 - Description:
- Billing Address:** This section contains two fields:
 - Company:
 - First Name:

 The form has a blue border and a blue header bar.

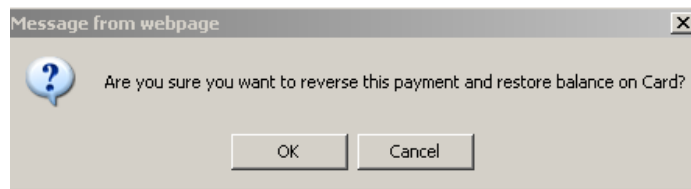
To Reverse Partially Approved Transactions

If a cardholder decides not to proceed with a partially approved transaction, VirtualMerchant will allow the merchant to cancel and restore the balance back to the card using the **Reverse Payment** button for terminal-based terminals.

1. Click the **Reverse Payment** button at the bottom of the **Credit Card Partial Approval Response** screen to initiate the reverse process.



The following dialog box displays to confirmation action to reverse the transaction.

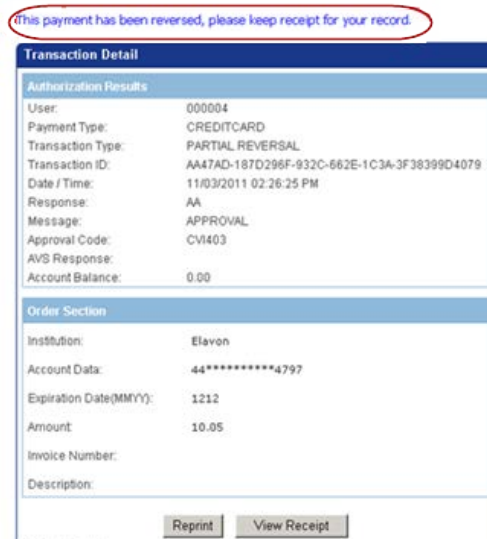


2. Click **Ok**.

The **Credit Card reversal Response** screen displays .

The system reverses the transaction and displays a message that the transaction was reversed successfully

Credit Card Reversal Response

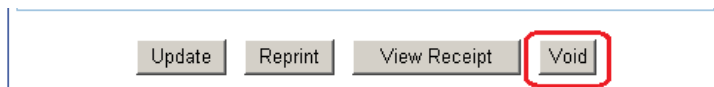


3. If your terminal is setup to automatically print receipts, a receipt is sent to the printer; otherwise, a separate window displays the receipt information and you are prompted to print the receipt.

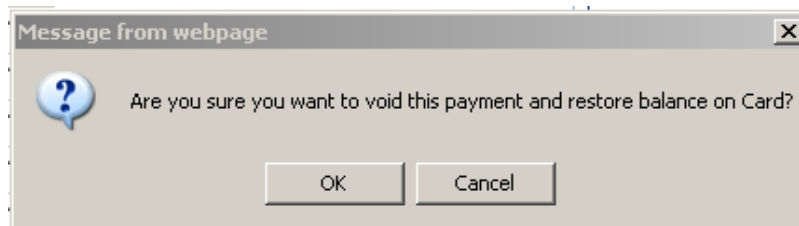
To Void Partially Approved Transactions

If a cardholder decides not to proceed with a partially approved transaction, VirtualMerchant will allow the merchant to cancel and restore the balance back to the card using the **Void** button for host-based terminals.

1. Click the **Void** button at the bottom of the **Credit Card Partial Approval Response** screen to initiate the void process.



The following dialog box displays to confirmation action to void the transaction.



2. Click **Ok**.

The system voids the transactions and displays the **Credit Card Void Response** screen.

Credit Card Void Response

This is the authorization response information. Note that all fields with an asterisk (*) are

Transaction Detail	
Authorization Results	
User:	000004
Payment Type:	CREDITCARD
Transaction Type:	VOID
Transaction ID:	AA47AD-564647FE-181D-AFC5-14EB-C59429BB096C
Date / Time:	11/03/2011 03:15:52 PM
Response:	AA
Message:	APPROVAL
Approval Code:	SALE
AVS Response:	
Account Balance:	0.00
Record Number:	001
Order Section	
Account Data:	44*****4797
Expiration Date(MMYY):	1212
Amount:	20.05
<div> Update Reprint Add to Recurring View Receipt </div>	

3. If your terminal is setup to automatically print receipts, a receipt is sent to the printer; otherwise, a separate window displays the receipt information and you are prompted to print the receipt.

Performing US Debit Card Transactions

The Debit Card Transaction screen allows you to swipe a debit card by means of a Magnetic Stripe Reader (MSR). Debit transactions must be swiped and require the use of an encrypted PIN pad and printer. In addition, the system prompts you to enter a Personal Identification Number (PIN). Access to this section is determined by your merchant account configuration. Refer to the **Managing Users** section for more information.

NOTE: Debit transactions are only available if the processing type is set to **Host-Based** and the market segment is set to **Retail** in the current terminal profile.

Included in debit card transactions are the following:

- Debit Card Purchase
- Debit Card Return
- Debit Card Inquiry

To Process US Debit Card Purchase and Returns Transactions

This section shows you how to process the following debit card transaction types:

- **Debit Card Purchase** - allows you to get real-time authorizations for Debit Card sale transactions
- **Debit Card Return** - allows you to enter refund transactions for previous sales.

1. Click **Debit Card** to display the debit card options along with the **Debit Card Main** screen.



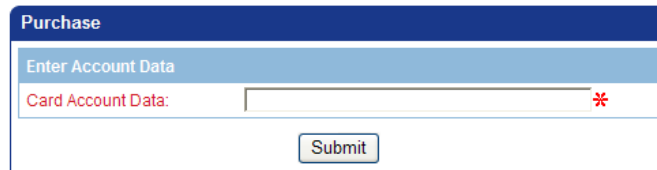
2. Select one of the following options, depending on the transaction type you want to process:

- Purchase
- Return

The selected **Debit Card** screen displays a blank **Card Account Data** text box.

Debit Card Purchase

Note that all fields with an asterisk (*) are required.



The screenshot shows a 'Purchase' window with a blue header. Below the header is a section titled 'Enter Account Data'. Inside this section, there is a label 'Card Account Data:' followed by a text input field. A red asterisk (*) is positioned to the right of the input field, indicating it is a required field. Below the input field is a 'Submit' button.

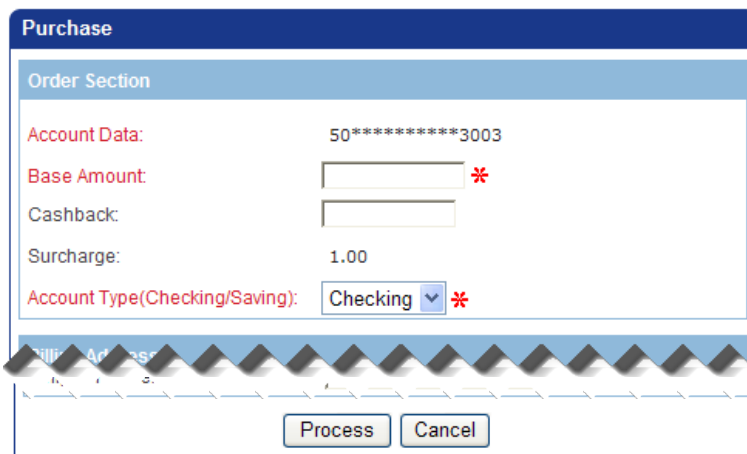
3. Swipe the debit card through the MSR attached to your computer.

The card information enters the VirtualMerchant application and the system automatically initiates the **Submit** button to send the transaction for authorization.

The system then displays the **Debit Card Purchase** screen with the debit card number masked to the last four digits in the **Account Data** field. The card account number cannot be edited.

Debit Card Purchase

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.



The screenshot shows a 'Purchase' window with a blue header. Below the header is a section titled 'Order Section'. Inside this section, there are several fields: 'Account Data:' with the value '50*****3003'; 'Base Amount:' with an empty text input field and a red asterisk (*) to its right; 'Cashback:' with an empty text input field; 'Surcharge:' with the value '1.00'; and 'Account Type(Checking/Saving):' with a dropdown menu showing 'Checking' and a red asterisk (*) to its right. Below the 'Order Section' is a decorative horizontal line with a repeating diamond pattern. At the bottom of the window are two buttons: 'Process' and 'Cancel'.

4. Enter the **Base Amount** for the transaction.

NOTE: A decimal is required.

5. Enter desired **Cash Back** amount (optional).

NOTES:

- A decimal is required.
- This is the amount of cash consumers can receive when they use debit cards and is added to the total purchase amount.

6. The system displays the **Surcharge Amount** for the current profile.

NOTE: This value may be set by the merchant to automatically charge a consumer for processing debit cards. Contact Merchant Customer Service for a list of networks that allow surcharges.

7. Select **Checking** or **Saving** from the **Account Type (Checking/Saving)** drop-down list.
8. All other fields are optional. Enter or select as desired.

NOTE: The field prompts for each transaction depend on the Payment Form Field Setup for the selected terminal. See Chapter 5 – Using Terminals under the Configuring Your Payment Form section for more information on this topic.

9. Click **Process**.

For Debit Card Purchase transactions:

The total transaction amount appears on the PIN Pad device along with a customer prompt to enter Personal Identification Number (PIN). Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

For Debit Card Return transactions:

The refund amount appears on the PIN Pad device along with a customer prompt to enter Personal Identification Number (PIN). Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Debit Card Response** screen displays.

Debit Card Purchase Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

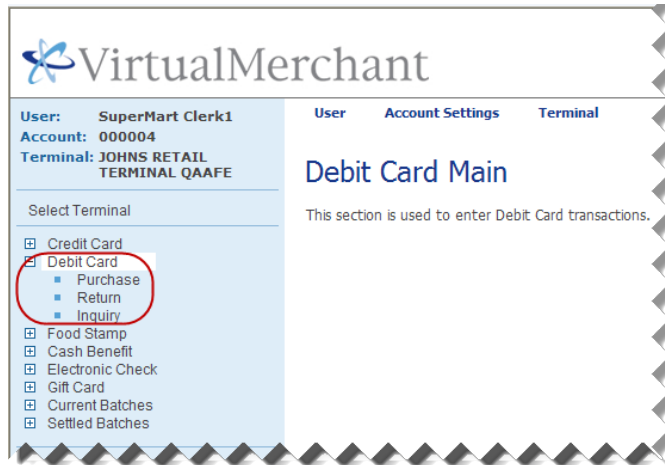
Transaction Detail	
Authorization Results	
User:	000270
Payment Type:	DEBITCARD
Transaction Type:	PURCHASE
Transaction ID:	AA4844B-7F1B65E9-B877-9B88-CB7D-1DCD634C221F
Date / Time:	10/31/2011 12:49:52 PM
Response:	AA
Message:	APPROVAL
Approval Code:	619230
Reference Number:	00001776
Account Balance:	0.00
Record Number:	012
Order Section	
Account Data:	50*****3003
Total Amount:	3.50
Base Amount:	1.00
Cashback:	2.00
Surcharge:	0.50
Account Type(Checking/Saving):	Checking
Billing Address	
Company:	<input type="text"/>
Acct Num: <input type="text"/>	
<input type="button" value="Update"/> <input type="button" value="Reprint"/>	

The **Debit Card Purchase Response** screen consists of a **Transaction Detail** section that is further divided into other sections. The **Transaction Detail** section displays the results of a successfully approved transaction. The **Authorization Results** section displays all the information obtained during the authorization process. Each subsequent section contains all the values entered for the transaction in the order defined in the Payment Fields section setup under the Terminal Configuration Section.

To Process US Debit Card Inquiry Transactions

Debit Card Inquiry transactions allow you to get account balances for debit cards.

1. Click **Debit Card** to display the debit card options along with the **Debit Card Main** screen.



2. Select **Inquiry**.

The **Debit Card Inquiry** screen displays a blank **Card Account Data** text box.

Debit Card Inquiry

Note that all fields with an asterisk (*) are required.

A screenshot of the 'Inquiry' form in the VirtualMerchant application. The form has a blue header with the word 'Inquiry'. Below the header, there is a section titled 'Enter Account Data'. Inside this section, there is a text box labeled 'Card Account Data:' followed by a blank input field. A red asterisk (*) is placed at the end of the input field, indicating it is a required field. Below the input field, there is a 'Submit' button.

3. Swipe the debit card through the MSR attached to your computer.

The card information enters the VirtualMerchant application and the system automatically initiates the **Submit** button to send the transaction for authorization.

The system also displays the **Debit Card Inquiry** screen with the debit card number in the **Account Data** field. The card account number cannot be edited.

Debit Card Inquiry

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

Inquiry

Order Section

Account Data: 50*****3003

Account Type(Checking/Saving): Checking *

Process

Cancel

4. Select **Checking** or **Saving** from the **Account Type (Checking/Saving)** drop-down list.
5. Click **Process**.

The total transaction amount appears on the PIN Pad device along with a customer prompt to enter PIN. Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Debit Card Inquiry Response** screen displays.

Debit Card Inquiry Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail

Authorization Results

User: 000270

Payment Type: DEBITCARD

Transaction Type: INQUIRY

Transaction ID: AA4844B-BCFD9628-D4C7-A4BE-0A05-366BCF8ABC88

Date / Time: 10/31/2011 02:48:12 PM

Response: AA

Message: BAL: 0.00

Approval Code: 329230

Reference Number: 00053292

Account Balance: 0.00

Order Section

Account Data: 50*****3003

Total Amount: 0.00

Account Type(Checking/Saving): Checking

Performing Canadian Debit Card Transactions

Canadian Debit transactions vary from other transaction types. The account type to be debited (checking or savings) is selected on the PIN pad screen. In addition, a Key Exchange can be performed manually as a troubleshooting tool.

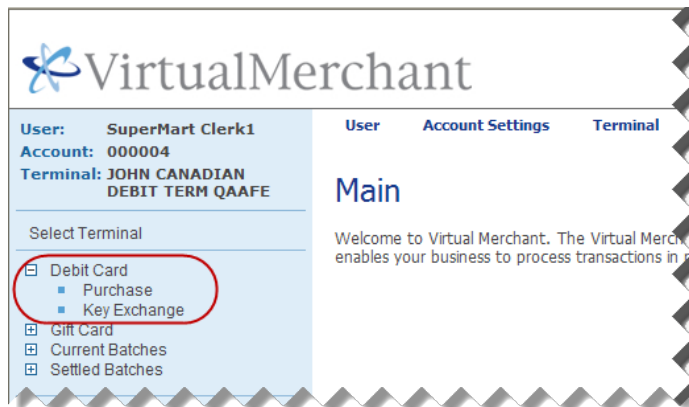
Included in Canadian debit card transactions are the following:

- Debit Card Purchase
- Debit Card Void
- Debit Card Key Exchange

NOTE: A key exchange is normally completed when the first debit transaction of the day is processed.

To Process Canadian Debit Card Purchase Transactions

1. Click **Debit Card** to display the debit card options along with the **Debit Card Main** screen.



2. Select **Purchase**.

The **Debit Card Purchase** screen displays a blank **Card Account Data** text box.

Debit Card Purchase

Note that all fields with an asterisk (*) are required.

3. Swipe the debit card through the MSR attached to your computer.

The card information enters the VirtualMerchant application and the system automatically initiates the **Submit** button to send the transaction for authorization.

The system also displays the **Debit Card Purchase** screen with the debit card number masked to the last four digits in the **Account Data** field. The card account number cannot be edited.

Debit Card Purchase

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

Purchase

Order Section

Account Data: 58*****7216

Base Amount: 1.00 *

Billing Address

Company:

First Name:

Last name:

Address1:

Address2:

City:

State/Province:

Postal Code:

Country:

Phone:

Email Address:

Process

Cancel

4. Enter **Base Amount**.
5. All other fields are optional. Enter as desired.

NOTE: The field prompts for each transaction depend on the Payment Form Field Setup for the selected terminal. See Chapter 5 – Using Terminals under the Configuring Your Payment Form section for more information on this topic.

6. Click **Process**.

The process continues with the **consumer** flow as follow:

- a) Select **Language (English or French)** on the PIN Pad screen when prompted.
- b) Select **Account Type (Checking/Saving)** on the the PIN Pad screen when prompted.
- c) Confirm **Debit Purchase Amount, Cashback** and **Surcharge (Fee)** amounts when prompted on the PIN Pad screen.
- d) Enter Personal Identification Number (PIN).

Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Debit Card Purchase Response** screen displays.

Debit Card Purchase Response

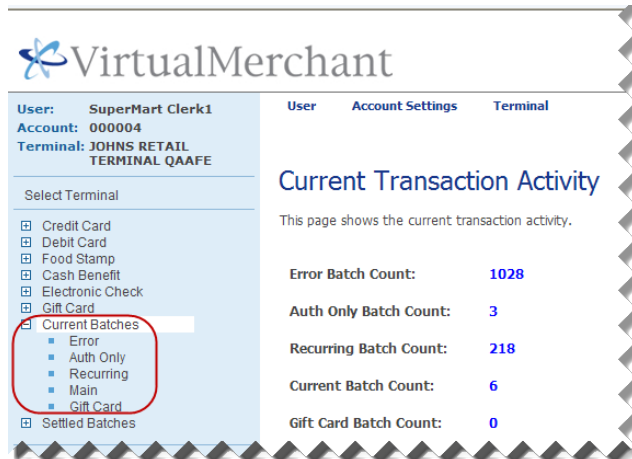
This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	jwilliams
Payment Type:	DEBITCARD
Transaction Type:	PURCHASE
Transaction ID:	AA484C3-520A43BD-CD20-D17F-4362-4C0FB3B8F341
Date / Time:	11/02/2011 01:31:57 PM
Response:	AA
Message:	APPROVAL
Approval Code:	107227
Reference Number:	01109849
Account Balance:	0.00
Record Number:	001
Order Section	
Account Data:	58*****7216
Total Amount:	1.00
Base Amount:	1.00
Account Type(Checking/Saving):	Checking
Billing Address	
Company:	<input type="text"/>
First Name:	<input type="text"/>
<div>Update Reprint Void</div>	

To Void Canadian Debit Card Transactions

You can void a Canadian Debit transaction only if the batch is open, the card is swiped and the PIN re-entered. The number cannot be entered manually.

1. Click **Current Batches** to display the options along with the **Current Transaction Activity** screen.



2. Select **Main**.

The **Current Activity** screen displays transactions that are currently open.

3. In the **Current Open Transactions** table, select the card number in the **Card Data** column to view the transaction detail for the transaction to be voided.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions												Download Reports Search Filter: All
• 4 items												
	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	004	503525		Credit Card	Sale	10/19/2011	16:28	41*****1111	K		M	1.00
<input type="checkbox"/>	003	503525		Credit Card	Sale	10/19/2011	16:22	41*****1111	K			1.00
<input type="checkbox"/>	002	503525		Credit Card	Sale	10/19/2011	16:22	50*****3003	K			1.50
<input type="checkbox"/>	001	503525		Credit Card	Sale	10/19/2011	15:56	50*****3003	K			2.00
<div> <input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Void"/> <input type="button" value="Settle All"/> </div> <div> Transaction Count: 4 Net Amount: \$ 5.50 </div> <div> Display: 25 </div>												

The **Current Batches Main Response** screen displays the information for that transaction.

Current Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	503525
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4844B-0C0D2FEA-9AF6-6BF5-2CA8-1CCBBBC09192
Date / Time:	10/19/2011 04:22:18 PM
Response:	AA
Message:	APPROVAL
Approval Code:	N22032
AVS Response:	
Account Balance:	0.00
Record Number:	002
Signature Present:	No
Order Section	
Account Data:	50*****3003
Expiration Date(MMY):	0813
Amount:	1.50
<input type="button" value="Update"/> <input type="button" value="Reprint"/> <input type="button" value="Add to Recurring"/> <input type="button" value="View Receipt"/> <input type="button" value="Void"/> <input type="button" value="Cancel"/>	

- Click **Void** to initiate the void process.
- Launch the **Debit Card Purchase** screen and swipe the card used in the initial transaction on the Debit Card Void screen (refer to the Process Canadian Debit Card Purchase Transactions section).

Debit Card Void

Note that all fields with an asterisk (*) are required.

Void	
Enter Account Data	
Card Account Data:	<input type="text"/> *
<input type="button" value="Submit"/>	

- Click **Submit**.

The process continues with the **consumer** flow as follow:

- Select **Language (English or French)** on the PIN Pad screen when prompted.
- Select **Account Type (Checking/Saving)** on the the PIN Pad screen when prompted.
- Confirm **Debit Purchase Amount, Cashback and Surcharge (Fee)** amounts when prompted on the PIN Pad screen.

d) Enter Personal Identification Number (PIN).

Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Debit Card Void Response** screen displays the data for the voided transaction.

Debit Card Void Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

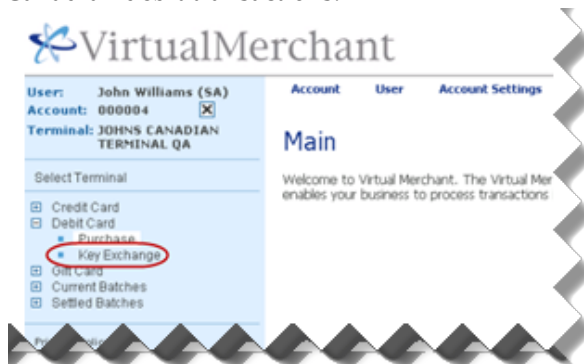
Transaction Detail	
Authorization Results	
User:	jwilliams
Payment Type:	DEBITCARD
Transaction Type:	VOID
Transaction ID:	AA484C3-520A43BD-CD20-D17F-4362-4C0FB3B8F341
Date / Time:	11/02/2011 01:31:57 PM
Response:	AA
Message:	APPROVAL
Approval Code:	107227
Reference Number:	01110149
Account Balance:	0.00
Record Number:	001
Order Section	
Account Data:	58*****7216
Total Amount:	1.00
Base Amount:	1.00
Account Type(Checking/Saving):	Checking
Billing Address	
Company:	<input type="text"/>
<div> <input type="button" value="Update"/> <input type="button" value="Reprint"/> </div>	

The voided transaction displays in the **Current Open Transactions** table with **Void** as the **Tran Type** value.

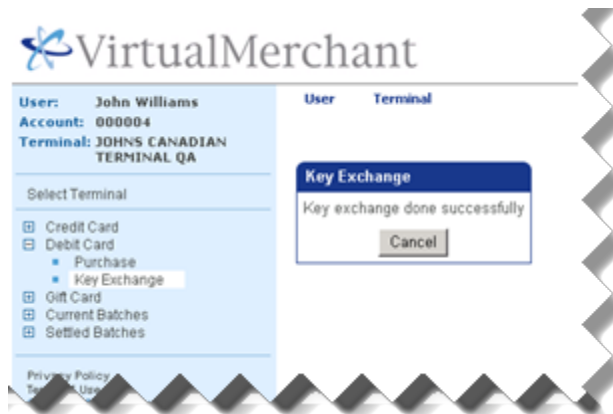
To Process Canadian Debit Card Key Exchange Transactions

Key Exchange is an administrative transaction that requests a new PIN Encryption Key to be sent to the PIN pad for Interact debit card transactions. This is used to change the PIN encryption key in the PIN Pad and to re-synch a PIN Pad that has a PIN key malfunction and is only used for Magnetic Stripe Interact transactions.

The system automatically performs Debit Key Exchange transactions once per day to retrieve new terminal keys. A user (merchant administrator) sometimes uses this function if a MAC Key error is received from the host. This function only applies to terminal setup for Region Canada with debit processing capability. The integrity of the keys is maintained per Terminal number and device, and it is highly recommended to use one PIN pad per terminal number to process Canadian debit transactions.



A message indicates the result of the Key Exchange process.



Performing Food Stamp Transactions

The **Food Stamp Main Authorization** screen allows you to enter all Electronic Benefit Food Stamp transaction activities into the application. Food Stamp transactions involve the use of EBTs to purchase goods or services. It can be either swiped or manually entered and require the use of an encrypted PIN pad and printer.

NOTE: Food Stamp transactions are only available if the processing type is set to **Host-Based** and the market segment is set to **Retail** in the current terminal profile.

Included in food stamp transactions are the following:

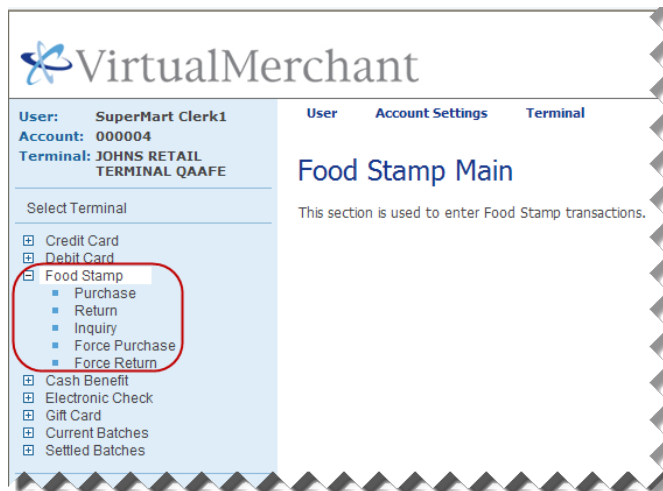
- Food Stamp Purchase
- Food Stamp Return
- Food Stamp Force Purchase
- Food Stamp Force Return
- Food Stamp Inquiry

To Process Food Stamp Purchase and Return Transactions

This section shows you how to process the following food stamp transaction types:

- **Food Stamp Purchase** - allows you to obtain an authorization on an EBT card
- **Food Stamp Return** - allows you to credit money back onto the EBT card

1. Click **Food Stamp** to display the food stamp options along with the **Food Stamp Main** screen.



2. Select one of the following options, depending on the transaction type you want to process:
 - Purchase
 - Return

The selected **Food Stamp** screen displays a blank **Card Account Data** text box.

Food Stamp Purchase

Note that all fields with an asterisk (*) are required.

The screenshot shows a web form titled 'Purchase'. Under the heading 'Enter Account Data', there is a text input field labeled 'Card Account Data:' followed by a red asterisk (*). Below the input field is a 'Submit' button.

3. Swipe the EBT card through a supported MSR device attached to your computer or manually enter the EBT card number in the **Card Account Data** text box.
4. Click **Submit**.

NOTE: The system automatically initiates the **Submit** button on swipe.

The system displays the **Food Stamp** screen with the card number in the **Account Data** field and **Expiration Date** if swiped.

Food Stamp Purchase

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

The screenshot shows a web form titled 'Purchase'. It is divided into two main sections: 'Order Section' and 'Billing Address'.
 In the 'Order Section':
 - 'Account Data:' is populated with '50*****3003'.
 - 'Expiration Date(MMY):' has a text box with a red asterisk (*).
 - 'Amount:' has a text box with a red asterisk (*).
 In the 'Billing Address' section:
 - 'Company:', 'First Name:', 'Last name:', and 'Address1:' each have a corresponding text input box.
 At the bottom of the form, there is a 'Shipping Phone:' field with a text box and a red asterisk (*).
 At the very bottom, there are 'Process' and 'Cancel' buttons.

5. Enter the **Expiration Date (MMYY)**.

NOTE: This field is auto populated for swiped and cannot be edited on form.

6. Enter the **Amount** for the transaction.

7. All other fields are optional. Enter or select as desired.

NOTES:

- The field prompts for each transaction depend on the Payment Form Field Setup for the selected terminal. See Chapter 5 – Using Terminals under the Configuring Your Payment Form section for more information on this topic.
 - If you enter the **Billing Address**, to use this address for shipping in the **Shipping Address** section, click the **Same as Billing** check box. The system copies all the billing address information into the fields. You can edit the **Shipping Address** information after it is copied. This unchecks the check box, and does not update the Billing Address.
8. Click **Process** to send the transaction for authorization or **Cancel** to exit out

The total transaction amount appears on the PIN Pad device along with a customer prompt to enter Personal Identification Number (PIN). Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Food Stamp Response** screen displays the results of the authorization attempt.

Food Stamp Purchase Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	000270
Payment Type:	FOODSTAMP
Transaction Type:	PURCHASE
Transaction ID:	AA4844B-7EF6E2FB-9193-2DDD-6212-EE9B22C15C05
Date / Time:	10/31/2011 03:18:07 PM
Response:	AA
Message:	APPROVAL
Approval Code:	508730
Reference Number:	00001798
Account Balance:	50.00
Record Number:	016
Order Section	
Account Data:	50*****3003
Amount:	1.00
Billing Address	
Company:	<input type="text"/>
First Name:	<input type="text"/>
<input type="button" value="Update"/>	

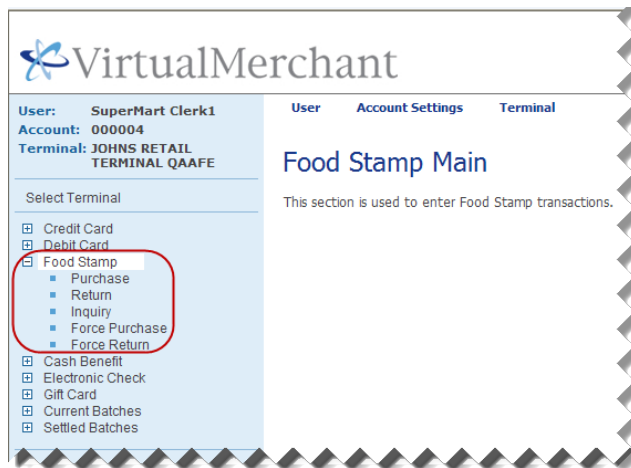
NOTES:

- If the program is configured for parallel receipt printing, the program launches a separate browser window with the receipt information. Use the browser's printing options to print the receipt.
- If the program is configured to print to a serial printer, the receipt automatically prints to the serial printer.

To Process Food Stamp Force Purchase and Force Return Transactions

This section shows you how to process the following food stamp transaction types:

- **Food Stamp Force Purchase** - allows you to manually enter Food Stamp “Voucher Clear” Purchase transactions. This transaction requires a 15-digit Voucher Clear Number from Merchant’s EBT Food Stamp sales slip and the Voucher Clear Approval Code obtained previously by phone. The PIN number is not prompted for on the Voucher Clear transactions.
 - **Food Stamp Force Return** - allows you manually enter Food Stamp “Voucher Clear” Return transactions. This transaction requires a 15-digit Voucher Clear Number from Merchant’s EBT Food Stamp sales slip and the Voucher Clear Approval Code obtained previously by phone. The PIN number is not prompted for on the Voucher Clear transactions.
1. Click **Food Stamp** to display the food stamp options along with the **Food Stamp Main** screen.

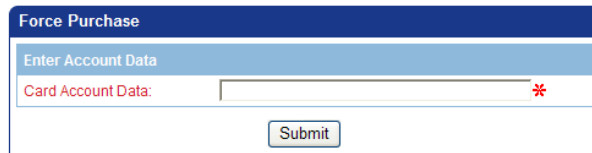


2. Select one of the following options, depending on the transaction type you want to process:
 - Force Purchase
 - Force Return

The selected **Food Stamp** screen displays a blank **Card Account Data** text box.

Food Stamp Force Purchase

Note that all fields with an asterisk (*) are required.



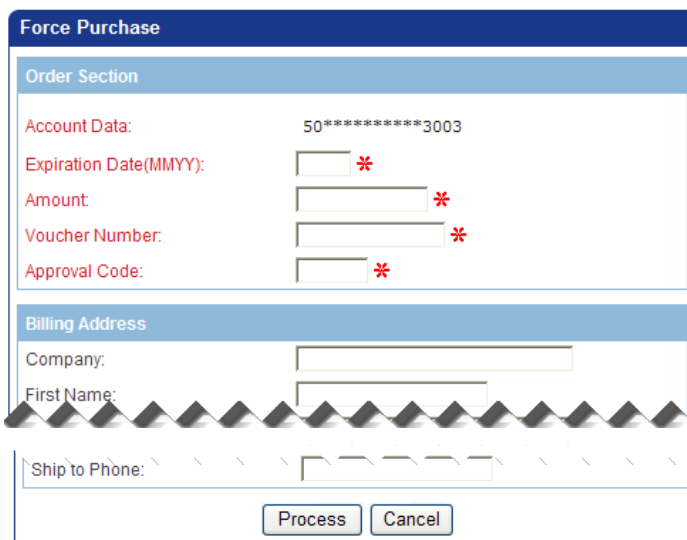
The screenshot shows a window titled "Force Purchase". Inside, there is a section titled "Enter Account Data". Below this title is a text box labeled "Card Account Data:" followed by a single-line input field with a red asterisk (*) at the end, indicating it is a required field. Below the input field is a "Submit" button.

3. Enter food stamp card number in the **Card Account Data** field.
4. Click **Submit**.

The **Food Stamp Force** screen displays the card number in the **Account Data** field.

Food Stamp Force Purchase

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.



The screenshot shows a window titled "Force Purchase". It is divided into two main sections. The top section is titled "Order Section" and contains the following fields: "Account Data:" with the value "50*****3003", "Expiration Date(MMY):" with a two-part input field and a red asterisk (*), "Amount:" with a single-line input field and a red asterisk (*), "Voucher Number:" with a single-line input field and a red asterisk (*), and "Approval Code:" with a single-line input field and a red asterisk (*). The bottom section is titled "Billing Address" and contains the following fields: "Company:" with a single-line input field, and "First Name:" with a single-line input field. Below the "Billing Address" section is a "Ship to Phone:" field with a single-line input field. At the bottom of the window are "Process" and "Cancel" buttons.

5. Enter **Expiration Date (MMYY)**.
6. Enter the **Amount** for the transaction.
7. Enter the **Voucher Number**.
8. Enter the **Approval Code**.
9. All other fields are optional. Enter or select as desired.
10. Click **Process**.

The **Food Stamp Force Response** screen displays the results of the authorization attempt.

Food Stamp Force Purchase Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	000270
Payment Type:	FOODSTAMP
Transaction Type:	FORCEPURCHASE
Transaction ID:	AA4844B-2283F1F3-5771-62D3-41A0-816D6FD389E7
Date / Time:	11/02/2011 01:53:49 PM
Response:	AA
Message:	APPROVAL
Approval Code:	002930
Reference Number:	00000193
Account Balance:	50.00
Record Number:	001
Order Section	
Account Data:	50*****3003
Amount:	3.00
Voucher Number:	123456
Billing Address	
Company:	<input type="text"/>
First Name:	<input type="text"/>
Last name:	<input type="text"/>
Address1:	<input type="text"/>
Address2:	<input type="text"/>
City:	<input type="text"/>
State/Province:	<input type="text"/>
Postal Code:	<input type="text"/>
Country:	<input type="text"/>
Phone:	<input type="text"/>
Email Address:	<input type="text"/>
<input type="button" value="Update"/>	

To Process Food Stamp Inquiry Transactions

Food Stamp Inquiry transactions allow you to get the current balances of food stamp cards. This transaction must be swiped.

1. Click **Food Stamp** to display the food stamp options along with the **Food Stamp Main** screen.



2. Select **Inquiry**.

The **Food Stamp Inquiry** screen displays a blank **Card Account Data** text box.

Food Stamp Inquiry

Note that all fields with an asterisk (*) are required.

3. Swipe the EBT card through a supported MSR device attached to your computer.

The card information enters the VirtualMerchant application and the system automatically initiates the **Submit** button to send the transaction for authorization.

The system also displays the **Food Stamp Inquiry** screen with the card number in the **Account Data** field and **Expiration Date**.

4. Click **Submit**.

The **Food Stamp Inquiry** screen displays.

Food Stamp Inquiry

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

Inquiry	
Order Section	
Account Data:	50*****3003
Expiration Date(MMY):	1249
<input type="button" value="Process"/> <input type="button" value="Cancel"/>	

5. Click **Process**.
6. The total transaction amount appears on the PIN Pad device along with a customer prompt to enter Personal Identification Number (PIN). Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Food Stamp Inquiry Response** screen displays the results of the authorization attempt.

Food Stamp Inquiry Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	000270
Payment Type:	FOODSTAMP
Transaction Type:	INQUIRY
Transaction ID:	AA4844B-38A8847E-DDD9-A2E5-46F2-C29A2147F9E6
Date / Time:	11/02/2011 01:58:01 PM
Response:	AA
Message:	APPROVAL
Approval Code:	028130
Reference Number:	00050281
Account Balance:	50.00
Order Section	
Account Data:	50*****3003

Performing Cash Benefit Transactions

The **Cash Benefit Main Authorization** screen allows you to enter Electronic Benefit Transaction (EBT) Cash Benefit transaction activities into the VirtualMerchant application. Cash benefit transactions allow you to use EBTs for the purchase of goods or services, or to obtain cash that debits the cardholder's EBT account.

NOTES:

- Cash Benefit Transactions are only available if the processing type is set to **Host-Based** and the market segment is set to **Retail** in the current terminal profile.
- A PIN pad and printer are required on all cash benefit transactions. .
- Cash EBT transactions are very similar to debit transactions because customers can receive cash back from transactions.
- VirtualMerchant allows you to either swipe Cash Benefit Purchase transactions by means of a Magnetic Stripe Reader (MSR) or enter through your computer keyboard.

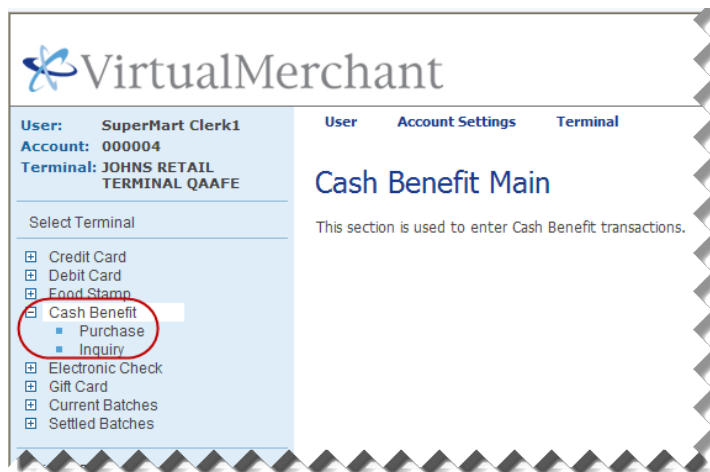
Included in cash benefit transactions are the following:

- Cash Benefit Purchase
- Cash Benefit Inquiry

To Process Cash Benefit Purchase Transactions

Cash Benefit Purchase transactions allow you to process cash benefit cards and receive cashback similar to debit transactions. This type of transaction requires the use of a PIN pad and can be swiped or manually entered.

1. Click **Cash Benefit** to display the cash benefit options along with the **Cash Benefit Main** screen.



2. Select **Purchase**.

The **Cash Benefit Purchase** screen displays a blank **Card Account Data** text box.

Cash Benefit Purchase

Note that all fields with an asterisk (*) are required.

Purchase

Enter Account Data

Card Account Data: *

3. Swipe the cash benefit card through the MSR attached to your computer or manually enter the cash benefit card.

4. Click **Submit**.

NOTE: The system automatically initiates the **Submit** button on swipe.

The **Cash Benefit Purchase** screen displays the card number masked to the last four digits in the **Account Data** field.

Cash Benefit Purchase

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

Purchase

Order Section

Account Data: 50*****3003

Base Amount: *

Cashback:

Surcharge: 1.00

Billing Address

Company:

First Name:

Last name:

Address1:

Ship to Country:

Ship to Phone:

5. Enter the **Expiration Date (MMYY)**.

NOTE: This field is auto populated for swiped and cannot be edited on form.

6. Enter the **Base Amount** for the transaction.

NOTE: A decimal is required.

7. Enter desired **Cash Back** amount (optional).

NOTES:

- A decimal is required.
- This is the amount of cash consumers can receive when they use Cash Benefit cards and is added to the total purchase amount.

8. The system displays the **Surcharge Amount** for the current profile.

NOTE: This value may be set by the merchant to automatically charge a consumer for processing Debit Cards. Contact Merchant Customer Service for a list of networks that allow surcharges.

9. All other fields are optional. Enter or select as desired.
10. Click **Process**.

The total transaction amount appears on the PIN Pad device along with a customer prompt to enter Personal Identification Number (PIN). Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Cash Benefit Purchase Response** screen displays the results of the authorization attempt.

Cash Benefit Purchase Response

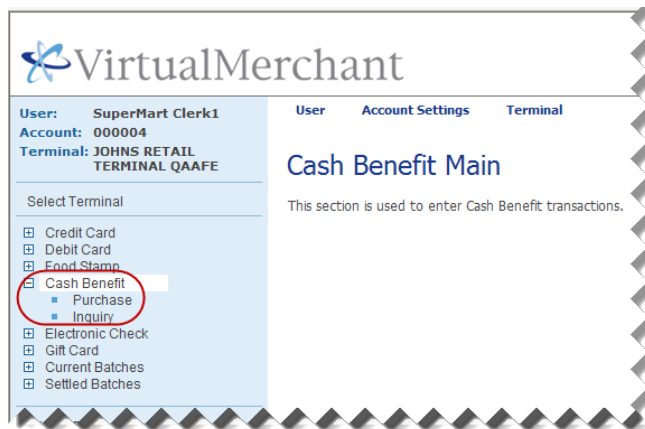
This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	000270
Payment Type:	CASHBENEFIT
Transaction Type:	PURCHASE
Transaction ID:	AA4844B-E3A1C0F2-34BE-7A92-95B8-7CACA727CFB3
Date / Time:	11/02/2011 01:59:40 PM
Response:	AA
Message:	APPROVAL
Approval Code:	038030
Reference Number:	00000195
Account Balance:	0.00
Record Number:	003
Order Section	
Account Data:	50*****3003
Total Amount:	6.50
Base Amount:	5.00
Cashback:	1.00
Surcharge:	0.50
Billing Address	
Company:	<input type="text"/>
First Name:	<input type="text"/>
Last name:	<input type="text"/>
Address1:	<input type="text"/>
Address2:	<input type="text"/>
City:	<input type="text"/>
State/Province:	<input type="text"/>
Postal Code:	<input type="text"/>
Country:	<input type="text"/>
Phone:	<input type="text"/>
Email Address:	<input type="text"/>
<input type="button" value="Update"/>	

To Process Cash Benefit Inquiry Transactions

Cash Benefit Inquiry transactions allow you to get the current balance of a Cash Benefit card. This transaction requires a PIN pad and must be swiped.

1. Click **Cash Benefit** to display the cash benefit options along with the **Cash Benefit Main** screen.



2. Select **Inquiry**.

The **Cash Benefit Inquiry** screen displays a blank **Card Account Data** text box.

Cash Benefit Inquiry

Note that all fields with an asterisk (*) are required.

3. Swipe the cash benefit card through the MSR attached to your computer.

The card information enters the VirtualMerchant application and the system automatically initiates the **Submit** button to send the transaction for authorization.

The **Cash Benefit Inquiry** screen displays a blank **Card Account Data** text box.

Cash Benefit Inquiry

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

Inquiry	
Order Section	
Account Data:	50*****3003
<input type="button" value="Process"/> <input type="button" value="Cancel"/>	

4. Enter **Description** (optional)
5. Click **Process**.
6. The total transaction amount appears on the PIN Pad device along with a customer prompt to enter Personal Identification Number (PIN). Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Cash Benefit Inquiry Response** screen displays the results of the authorization attempt.

Cash Benefit Inquiry Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	000270
Payment Type:	CASHBENEFIT
Transaction Type:	INQUIRY
Transaction ID:	AA4844B-A1D95BB5-62F9-B40F-6E75-F2E69A88C10E
Date / Time:	11/02/2011 02:01:27 PM
Response:	AA
Message:	APPROVAL
Approval Code:	048730
Reference Number:	00050487
Account Balance:	0.00
Order Section	
Account Data:	50*****3003
Total Amount:	0.00

Performing Electronic Check Transactions

The **Electronic Check Service (ECS) Main Authorization** screen allows you to enter electronic check activity. An ECS transaction is the process of electronically imaging a check that debits the account for the purchase of goods and services. VirtualMerchant allows you to image both sides of a check. A check imager and printer are required on all ECS transactions.

NOTE: There is a 10-minute limitation on voiding check transactions, also called reversal. A Check Void transaction can only be done within 10 minutes after you receive a successful check purchase transaction.

The option categories are as follows:

- **Electronic Check Conversion Only** - allows you to enter an ECS purchase transaction for a Conversion Only process
- **Electronic Check Multientry Conversion Only** - allows you to enter multiple ECS purchase transactions for Conversion Only processes
- **Electronic Check Guarantee** - allows you to enter an ECS purchase transaction for a Guarantee process
- **Electronic Check Multientry Guarantee** - allows you to enter multiple ECS purchase transactions for a Guarantee process
- **Electronic Check Verification** - allows you to enter an ECS Purchase transaction for a Verification process
- **Electronic Check Multientry Verification** - allows you to enter multiple ECS purchase transactions for a Verification process

To Process Electronic Check Sale Transactions

1. Click **Electronic Check** to display the electronic check options along with the **Electronic Check Main** screen.

VirtualMerchant

User: SuperMart Clerk1
Account: 000004
Terminal: JOHNS RETAIL TERMINAL QAAFE

User Account Settings Terminal

Electronic Check Main

This section is used to enter Electronic Check transactions.

Select Terminal

- ☐ Credit Card
- ☐ Debit Card
- ☐ Food Stamp
- ☐ Cash Benefit
- ☒ Electronic Check
 - ☐ Guarantee
 - ☐ Multientry Guarantee
- ☐ Gift Card
- ☐ Current Batches
- ☐ Settled Batches

2. Select a check processing option to process a single check.

NOTE: Only one of the following options will be displayed, depending on your terminal setup.

- Guarantee
- Conversion Only
- Verification

The appropriate screen displays for the selected transaction type.

Electronic Check Conversion Only

Note that all fields with an asterisk (*) are required.

Conversion Only

Enter MICR Data

Check MICR Data: *

Submit

NOTE: The transaction only displays if the current user has the appropriate rights to access this transaction type.

3. Scan the check through check imaging device.
The system captures and displays the **MICR Data**.

Electronic Check Guarantee

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

Guarantee

Order Section

MICR Data:

T1*****8900

Amount:

7.00

*

Driver's License Number:

State Code:

--Select a state--

Phone Number:

Billing Address

Company:

First Name:

Last name:

Address1:

Address2:

City:

State/Province:

Postal Code:

Country:

Phone:

Email Address:

Process

Cancel

4. Enter the check **Amount**.
5. Click **Process**.

The appropriate **Electronic Check Response** screen displays the results of the authorization attempt.

Electronic Check Guarantee Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	000270
Payment Type:	ELECTRONICCHECK
Transaction Type:	GUARANTEE
Transaction ID:	AA4844B-70EFF97B-1737-618B-77C9-05235F5372E9
Date / Time:	11/02/2011 02:06:02 PM
Response:	AA
Message:	APPROVAL
Approval Code:	NACREN
Reference Number:	00000196
Record Number:	004
Tran Reference Number:	1004724362
Account Number:	12*****7890
Check Number:	3628
Signature Present:	No
Order Section	
MICR Data:	T1*****8900
Amount:	7.00
Driver's License Number:	
State Code:	
Phone Number:	
Bill To Address:	
<input type="button" value="Update"/> <input type="button" value="View Receipt"/> <input type="button" value="View Image"/> <input type="button" value="Upload Image"/> <input type="button" value="Log File"/>	

NOTES:

- If the program is configured for parallel receipt printing, a window opens with the receipt information and you are prompted to print the receipt.
- If the program is configured to print to a serial printer, the receipt automatically prints to the serial printer.

To Process Electronic Check Multientry Transactions

1. Click **Electronic Check** to display the electronic check options along with the **Electronic Check Main** screen.

2. Select the check processing option to process multiple checks.
The appropriate screen displays for the selected transaction type.

Electronic Check Multi-Entry Form

Enter multiple Electronic Check (POP) transactions and submit for authorization.

3. Scan check through check imaging device.
The system captures and displays the **MICR Data**.

Electronic Check Multi-Entry Form

Enter multiple Electronic Check (POP) transactions and submit for authorization.

4. Enter the check **Amount**.
5. Click **Add**.

The system saves the information and displays a new line for you to enter additional checks if necessary.

6. To enter additional checks, repeat Steps 3 to 5.
7. Click **Authorize**.

The **Multientry Response** screen displays the response information.

Multientry Response

This page shows the Multientry response information.

Authorize Transactions: 2

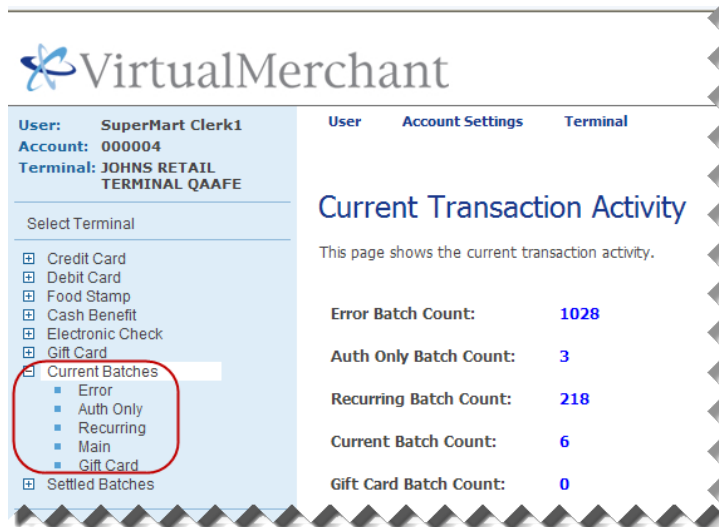
Declined Transactions: 0

Error Transactions: 0

To Void Electronic Check Transactions

Checks can only be voided within 10 minutes from the time that they were authorized.

1. Click **Current Batches** to display the options along with the **Current Transaction Activity** screen.



2. Select **Main**.

The **Current Activity** screen displays transactions that are currently open.

3. In the **Current Open Transactions** table, select the check box by the transactions you wish to void.

Current Activity

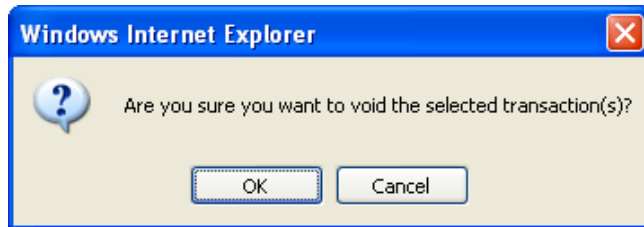
Select a transaction to review the authorization details.

Current Open Transactions												Download Reports Search Filter: All
• 9 items												
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	008	Jsark		Credit Card	Force	10/21/2011	15:08	50*****3003	K			8.00
<input type="checkbox"/>	009	Jsark		Credit Card	Force	10/21/2011	15:07	50*****3003	K			7.00
<input type="checkbox"/>	007	Jsark		Credit Card	Return	10/21/2011	15:06	50*****3003	K			6.00
<input checked="" type="checkbox"/>	006	Jsark		Credit Card	Sale	10/21/2011	14:48	50*****3003	K			3.00
<input type="checkbox"/>	005	Jsark		Credit Card	Sale	10/21/2011	14:47	50*****3003	K			6.00
<input type="checkbox"/>	004	503525		Credit Card	Sale	10/19/2011	16:28	41*****1111	K		M	1.00
<input type="checkbox"/>	003	503525		Credit Card	Sale	10/19/2011	16:22	41*****1111	K			1.00
<input type="checkbox"/>	002	503525		Credit Card	Void	10/19/2011	16:22	50*****3003	K			1.50
<input type="checkbox"/>	001	503525		Credit Card	Sale	10/19/2011	15:56	50*****3003	K			2.00
<div> <input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Void"/> <input type="button" value="Settle All"/> </div> <div>Transaction Count: 9 Net Amount: \$ 22.00</div> <div>Display: 25</div>												

NOTE: If you wish to void all the listed transactions, click **Select All** or the check box in the header row as shown below.

- Click the **Void** button at the bottom of the **transaction detail screen** to initiate the void process.

The following dialog box displays, to confirmation action to void the selected transactions.



- Click **Ok**.

The **Batches Response** screen displays the batch response information.

Batch Response

This page shows the Batch response information.

Authorize Transactions: 1

Declined Transactions: 0

Error Transactions: 0

The voided transaction displays in the **Current Open Transactions** table with **Reversal** as the **Tran Type** value.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions													Download Reports Search Filter: All
7 Items													
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount	
<input type="checkbox"/>	007	Clerk		Electronic Check	Reversal	08/08/2011	22:44	T1*****3623	S			120.00	
<input type="checkbox"/>	006	Kinert		Electronic Check	Conversiononly	08/08/2011	22:28	T1*****3623	S			120.00	
<input type="checkbox"/>	005	Kinert		Electronic Check	Conversiononly	08/08/2011	22:25	T1*****3623	S			120.00	
<input type="checkbox"/>	004	Kinert		Electronic Check	Conversiononly	08/08/2011	22:21	T1*****3623	S			120.00	
<input type="checkbox"/>	003	Kinert		Electronic Check	Conversiononly	08/08/2011	22:19	T1*****3623	S			120.00	
<input type="checkbox"/>	002	Kinert		Electronic Check	Conversiononly	08/08/2011	22:18	T1*****3623	S			120.00	
<input type="checkbox"/>	001	Spoulin		Electronic Check	Conversiononly	08/04/2011	11:21	T1*****1233	S			1.00	
<div> <input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Void"/> <input type="button" value="Settle All"/> </div>													
Transaction Count: 7 Net Amount: \$ 601.00													Display: 25

- Alternatively, in Step 3 you could click on the **Card Data** link to select a single transaction.

The **Current Batches Main Response** screen opens and displays the transaction details.

Current Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

The screenshot shows a web application window titled "Transaction Detail". It contains two main sections: "Authorization Results" and "Order Section".

Authorization Results:

User:	jsark
Payment Type:	CREDITCARD
Transaction Type:	RETURN
Transaction ID:	AA4C15-2AAE7099-2572-0F43-786E-BE515250ECE1
Date / Time:	10/21/2011 03:06:39 PM
Response:	AA
Message:	APPROVAL
Approval Code:	
AVS Response:	
Account Balance:	0.00
Record Number:	007
Signature Present:	No

Order Section:

Account Data:	50*****3003
Expiration Date(MMYY):	1212
Amount:	6.00
Customer Code:	

At the bottom of the window, there is a row of buttons: Update, Reprint, Add to Recurring, View Receipt, Void, and Cancel.

7. Click **Void** at the bottom of the page.

NOTE: If you exceed the 10mn window, the system displays following message.

Unable to void transaction, exceeds the 10mn window .

Performing Gift Card Transactions

The Gift Card Main menu screen is where all Gift Card activity is entered into the program. Gift card transaction types are available, depending on your terminal rights setup and if the terminal profile is configured to accept Gift Card transactions (EGC).

This section shows you how to:

- Enter gift card information
- Print and re-print gift card transaction receipts
- Update gift card transaction information

You can process gift card information for the following transactions:

- Gift Card Redemption
- Gift Card Credit
- Gift Card Activation
- Gift Card Reload
- Gift Card Card Return
- Gift Card Inquiry

To Process Gift Card Redemption, Credit, Activation, Reload and Card Return Transactions

This section shows you how to process the following debit card transaction types:

- **Gift Card Redemption** - are used to make purchases with the balances on gift card accounts
- **Gift Card Credit** - allows you to refund previous redemption transactions to gift card accounts
- **Gift Card Activation** - allows you to enter gift card activation transactions
- **Gift Card Reload** - allows you to increase the current balance of gift card accounts
- **Gift Card Card Return** - allows you to refund the balances on gift card accounts

1. Click **Gift Card** to display the gift card options along with the **Gift Card Main** screen.

The screenshot shows the VirtualMerchant interface. On the left, a sidebar contains a menu with the following items: Credit Card, Debit Card, Food Stamp, Cash Benefit, Electronic Check, Gift Card (highlighted with a red circle), Current Batches, and Settled Batches. The 'Gift Card' item has a sub-menu with: Redemption, Credit, Inquiry, Activation, Reload, and Card Return. The main content area is titled 'Gift Card Main' and includes the text: 'This section is used to enter Gift Card transactions.'

2. Select one of the following options, on the transaction type you want to process:
 - Redemption
 - Credit
 - Activation
 - Reload
 - Card Return

The selected **Gift Card** screen displays a blank **Card Account Data** text box.

Gift Card Redemption

Note that all fields with an asterisk (*) are required.

The screenshot shows the 'Redemption' form. It has a blue header with the word 'Redemption'. Below the header is a section titled 'Enter Account Data'. Inside this section is a text box labeled 'Card Account Data:' followed by a red asterisk (*). At the bottom of the form is a 'Submit' button.

3. Swipe the gift card through the supported MSR device attached to your computer or manually enter gift card number in the **Card Account Data** text box.
4. Click **Submit**.

The system displays the selected **Gift Card** screen and shows the masked gift card number in the **Account Data** field. The card account number cannot be edited.

Gift Card Redemption

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

Redemption

Order Section

Account Data: 51*****1224

Expiration Date(MMY): *

Amount: *

Billing Address

Company:

First Name:

Last name:

5. Enter the **Expiration Date (MMYY)**.

NOTE: This field is auto populated for swiped and cannot be edited on the form.

6. Enter the **Amount** for the transaction.
7. For **Gift Card Activation** and **Gift Card Reload** transactions, select one of the following options from the **Tender Type** drop-down list:
 - Cash
 - Credit
 - Debit
 - Check

8. Enter or select any additional data as desired.

NOTE: If you enter the **Billing Address**, to use this address for shipping in the **Shipping Address** section, click the **Same as Billing** check box. The system copies all the billing address information into the fields. You can edit the **Shipping Address** information after it is copied. This unchecks the check box, and does not update the Billing Address.

9. Click **Process**.

The **Gift Card Response** screen displays.

Gift Card Redemption Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	503525
Payment Type:	GIFTCARD
Transaction Type:	REDEMPTION
Transaction ID:	AA484C3-00656B49-092B-1337-61EC-155B1A48CB07
Date / Time:	10/24/2011 03:31:38 PM
Response:	03
Message:	INVALID TERM ID
Approval Code:	
Reference Number:	00000345
Account Balance:	0.00
Record Number:	
Order Section	
Account Data:	51*****1224
Expiration Date(MMY):	0812
Amount:	1.00
Billing Address	
<input type="button" value="Update"/> <input type="button" value="Reprint"/>	

To Process Gift Card Inquiry Transactions

Gift Card Inquiry transactions allow you to check the current balances of gift card accounts.

1. Click **Gift Card** to display the gift card options along with the **Gift Card Main** screen.

VirtualMerchant

User: SuperMart Clerk1
Account: 000004
Terminal: JOHNS RETAIL
TERMINAL QAAFE

User Account Settings Terminal

Gift Card Main

This section is used to enter Gift Card transactions.

Select Terminal

- ☐ Credit Card
- ☐ Debit Card
- ☐ Food Stamp
- ☐ Cash Benefit
- ☐ Electronic Check
- ☒ Gift Card
 - ☐ Redemption
 - ☐ Credit
 - ☐ Inquiry
 - ☐ Activation
 - ☐ Reload
 - ☐ Card Return
- ☐ Current Batches
- ☐ Settled Batches

2. Select **Inquiry**.

The **Gift Card Inquiry** screen displays a blank **Card Account Data** text box.

Gift Card Inquiry

Note that all fields with an asterisk (*) are required.

Inquiry

Enter Account Data

Card Account Data: *

Submit

3. Swipe the gift card through the supported MSR device attached to your computer or manually enter gift card number in the **Card Account Data** text box.
4. Click **Submit**.

The **Gift Card Inquiry** screen displays the credit card number in the **Account Data** field.

Gift Card Inquiry

Enter the Information for this transaction. Note that all fields with an asterisk (*) are required.

Inquiry	
Order Section	
Account Data:	51*****1224
Expiration Date(MMY):	<input type="text"/> *
<input type="button" value="Process"/> <input type="button" value="Cancel"/>	

5. Enter the **Expiration Date (MMYY)**.

NOTE: This field is auto populated for swiped and cannot be edited on the form.

6. Click **Process**.

The **Gift Card Inquiry Response** screen displays.

Gift Card Inquiry Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	503525
Payment Type:	GIFTCARD
Transaction Type:	INQUIRY
Transaction ID:	AA484C3-0769E81A-9BDD-FDF5-606C-866DC9E5A338
Date / Time:	10/24/2011 03:39:19 PM
Response:	03
Message:	INVALID TERM ID
Approval Code:	
Reference Number:	00000346
Account Balance:	0.00
Order Section	
Account Data:	51*****1224
Expiration Date(MMY):	0215

To Update Gift Card Transactions Information

You can modify information for the following credit card transaction types:

- Gift Card Activation
- Gift Card Reload
- Gift Card Card Return

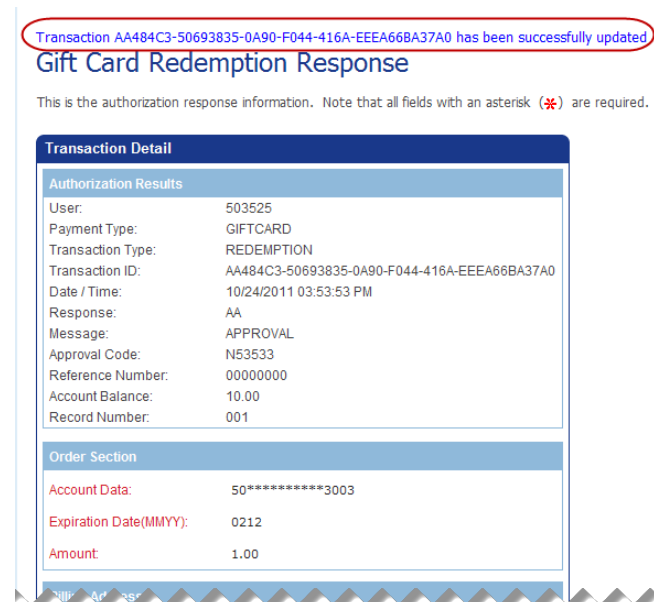
Most fields on the **Gift Card Response** screen can be updated with the exception of the following:

- All fields in the **Authorization Results** section
- In the **Order** section:
 - Account Data
 - Expiration Date
 - Amount

1. Change or add the information in the desired fields.
2. Click **Update**.



The system updates the information and displays a message that the transaction was updated successfully.

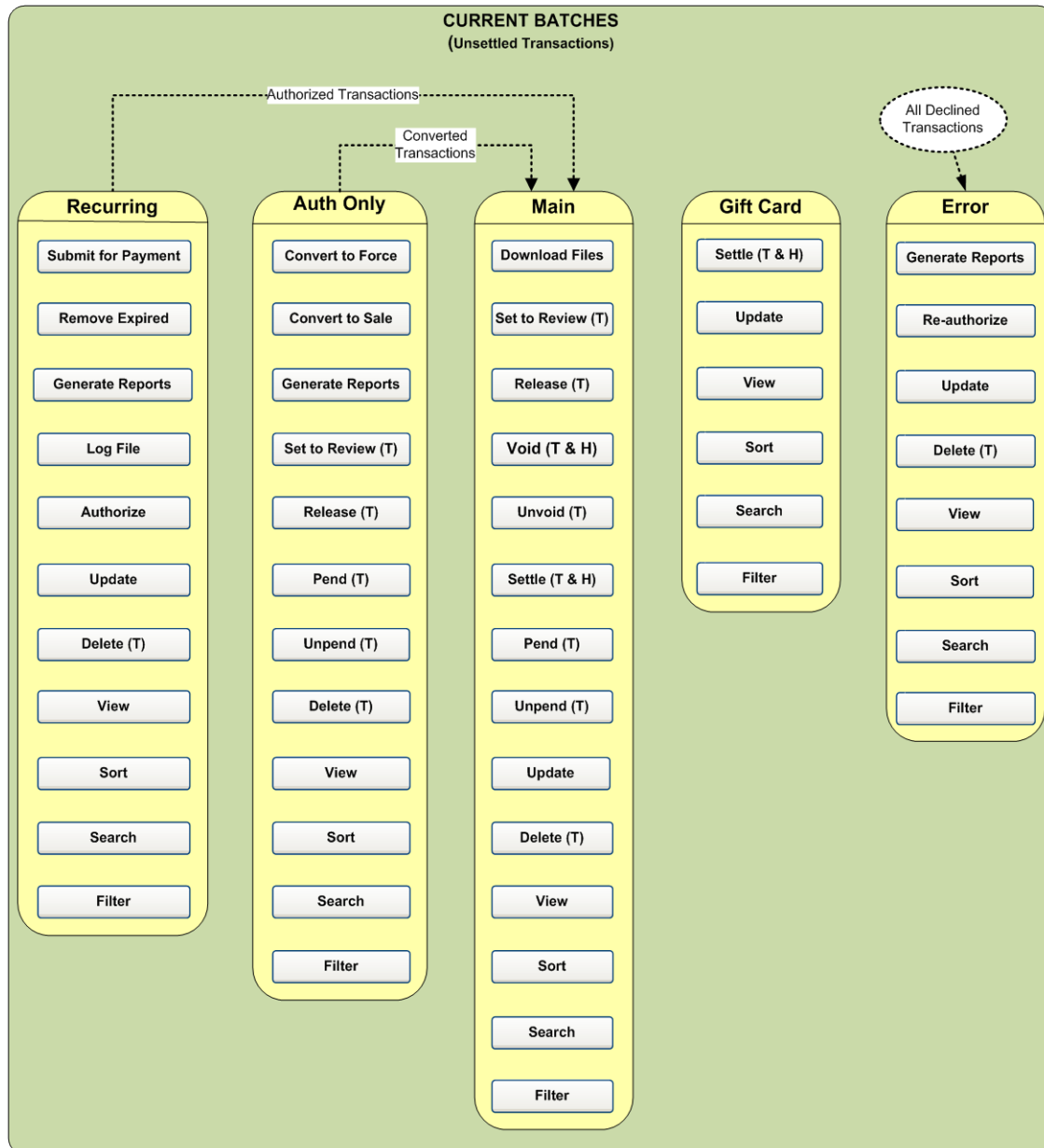


CHAPTER 7. Managing Unsettled Transactions (Current Batches)

The **Current Batches** section displays the current transactions that have been processed but have not been submitted for settlement. This section may display credit card, debit card, cash benefit, food stamp, electronic check or gift card transactions that have been authorized, depending on your terminal setup (refer to the Using Your Virtual Terminals section for information on how to process transactions).

The system places these unsettled transactions into of the following five categories:

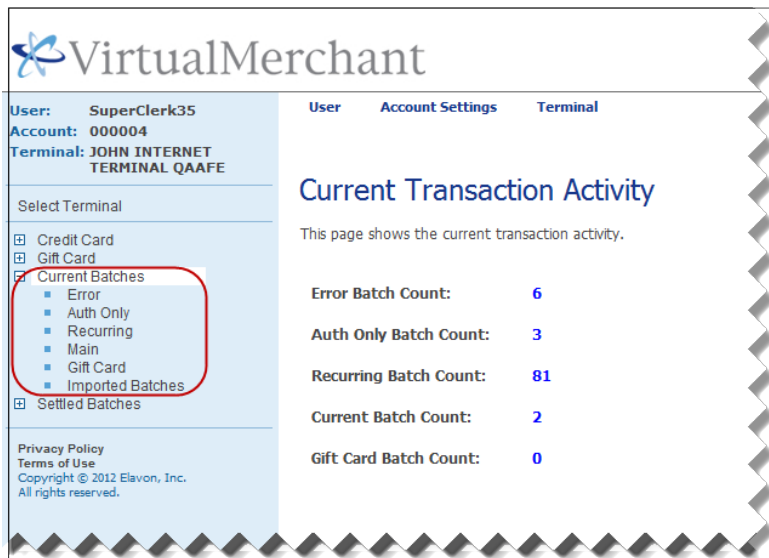
- Error - contains a list of declined credit cards and checks or error transactions
- Auth Only - contains a list of all authorized *Auth only* transactions
- Recurring- contains a list of all created recurring and installment payments
- Main - contains a list of all approved credit card, debit card, cash benefit, food stamp and electronic check transactions
- Gift Card - contains a list of all approved gift card transactions
- Imported Batches – contains a list of all imported credit card or recurring/installment batches



T: Indicates terminal-based
H: Indicates host-based

You must click **Current Batches** to display the options, along with the links to the different batches. The system displays the current transaction activity screen which gives the transaction count of the Error, Auth Only, Recurring, Main and Gift current batches at a glance.

NOTE: You must be granted the **Current Batches** user right access in order to perform any activities in **Current Batches**.



Managing Current Batches Transactions

The screens and controls for **Current Batches** allow you to perform one or more of the following functions:

- View transactions
- Search for transactions
- Sort transactions
- Download batch files
- Generate reports
- Filter transactions
- Delete transactions
- Update transactions
- View transaction receipts
- Pend and unpend transactions
- Set to view transactions
- Release transactions

To View Current Batches Transactions

1. Select **Current Batches**.
2. Depending on your desired function, select one of the following:
 - Error
 - Auth Only
 - Recurring
 - Main
 - Gift Card
3. If you select **Main** for example, the **Current Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions												Download Reports Search Filter: All
2 Items												
Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount	
<input type="checkbox"/> 000	Superclerk35		Credit Card	Sale	03/22/2012	13:10	50*****3003	K			2.00	
<input type="checkbox"/> 000	Superclerk35		Credit Card	Sale	03/22/2012	13:10	50*****3003	K			1.00	
<div> Select All Unselect All Delete Void Set to Review Release Pend Unpend Unvoid Settle Selected </div> <div>Transaction Count: 2 Net Amount: \$ 3.00 Display: 25</div>												

4. To view details of a particular transaction, select the **Card Data** field for the transaction details you want to view.

The **Current Batches Main Response** screen displays the details of the transaction.

Current Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	SuperClerk35
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4C15-C34E90B0-9DED-0117-44A5-75EFCFEC802F
Date / Time:	03/22/2012 01:10:28 PM
Response:	AA
Message:	APPROVAL
Approval Code:	N10032
AVS Response:	
Account Balance:	0.00
Order Section	
Account Data:	50*****3003
Expiration Date(MMY):	1112
Amount:	2.00 *
Customer Code:	
Sales Tax:	
Invoice Number:	

To Search for Current Batches Transactions

1. Select **Current Batches**.
2. Select the option (**Error**, **Auth Only**, **Recurring**, **Main** or **Gift Card**), depending on your desired function.
3. If you select **Main** for example, the **Current Activity** screen appears. Click **Search**.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions

Download | Reports

Search

Filter: All

• 6 items

<input type="checkbox"/>	Seq# <input type="text"/>	User ID <input type="text"/>	Tran Status <input type="text"/>	Card Type <input type="text"/>	Tran Type <input type="text"/>	Tran Date <input type="text"/>	Tran Time <input type="text"/>	Card Data <input type="text"/>	Entry Type <input type="text"/>	AVS Code <input type="text"/>	CVV2 Code <input type="text"/>	Total Amount <input type="text"/>
<input type="checkbox"/>	006	Jsark		Credit Card	Sale	10/21/2011	14:48	50*****3003	K			3.00

The **Transaction Search** screen appears.

Transaction Search

Enter the transaction search criteria.

Search Criteria

Search Criteria


Date From(MM/DD/YYYY format)
Date To(MM/DD/YYYY format)
Account Number
Expiration Date (MMYY)
Amount equal to
Payment Type All
Transaction Type All
User ID
Transaction ID
First Name
Last Name
Invoice Number
Customer Code

4. Enter the transaction values to search for specific transactions.
5. Click **Search**.

The search results display in the **Current Activity** screen.

NOTE: Click **Reset** to clear the values or **Cancel** to abandon your search activities and return to the **Current Activity** screen.

To Sort Current Batches Transactions

Click the  (up down arrows) in the column you want to sort by as shown below.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions

Download | Reports | Search | Filter: All

• 6 items

<input type="checkbox"/>	Seq# ⬆ ⬇ ⬆	User ID ⬆ ⬇ ⬆	Tran Status ⬆ ⬇ ⬆	Card Type ⬆ ⬇ ⬆	Tran Type ⬆ ⬇ ⬆	Tran Date ⬆ ⬇ ⬆	Tran Time ⬆ ⬇ ⬆	Card Data ⬆ ⬇ ⬆	Entry Type ⬆ ⬇ ⬆	AVS Code ⬆ ⬇ ⬆	CVV2 Code ⬆ ⬇ ⬆	Total Amount ⬆ ⬇ ⬆
<input type="checkbox"/>	006	Jsark		Credit Card	Sale	10/21/2011	14:48	50*****3003	K			3.00

The system sorts the list of transactions based on your selection.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions

Download | Reports | Search | Filter: All

• 8 items

<input type="checkbox"/>	Seq# ⬆ ⬇ ⬆	User ID ⬆	Tran Status ⬆	Card Type ⬆	Tran Type ⬆	Tran Date ⬆	Tran Time	Card Data ⬆	Entry Type ⬆	AVS Code ⬆	CVV2 Code ⬆	Total Amount ⬆
<input type="checkbox"/>	008	Jsark		Credit Card	Force	10/21/2011	15:08	50*****3003	K			8.00
<input type="checkbox"/>	007	Jsark		Credit Card	Return	10/21/2011	15:06	50*****3003	K			6.00
<input type="checkbox"/>	005	Jsark		Credit Card	Sale	10/21/2011	14:47	50*****3003	K			6.00
<input type="checkbox"/>	006	Jsark		Credit Card	Sale	10/21/2011	14:48	50*****3003	K			3.00
<input type="checkbox"/>	001	503525		Credit Card	Sale	10/19/2011	15:56	50*****3003	K			2.00
<input type="checkbox"/>	004	503525		Credit Card	Sale	10/19/2011	16:28	41*****1111	K		M	1.00
<input type="checkbox"/>	003	503525		Credit Card	Sale	10/19/2011	16:22	41*****1111	K			1.00
<input type="checkbox"/>	002	503525		Credit Card	Void	10/19/2011	16:22	50*****3003	K			1.50

Select All

Unselect All

Void

Settle All

Transaction Count: 8 Net Amount: \$ 15.00

Display: 25

NOTE: When you click the “up down” arrows, the values in the column are sorted in ascending order. If you click again, the values are sorted in descending order.

To Download Current Batches Transactions

The **Download** link allows you to export all of the transaction data shown in the **Current Open Transactions** table.

1. Select **Current Batches** | **Main**.

The **Current Activity** screen appears.

2. Once you have the correct information in the table for the download, select **Download**.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions

Download

Reports

Search

Filter: All

• 6 items

<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	006	Jsark		Credit Card	Sale	10/21/2011	14:48	50*****3003	K			3.00

The **Download** screen appears.

Download

Select the desired download format.

Reporting Options

Sort On:

Specify the download text file type:

Include text qualifier (double quote - "): ☐

Download File

3. To sort **Main** batches, in the **Sort On** drop-down list, select one of the following options to specify the field the data will be sorted by in the download:
 - User Id
 - Transaction Type
 - Card Desc
 - Amount
 - Transaction Date and Time
 - Card Data
 - Invoice Number

4. In the **Specify the download text file type** drop-down list, select one of the following options to indicate the type of file for the download to generate:
 - Comma-Delimited
 - Tab-Delimited
 - XML

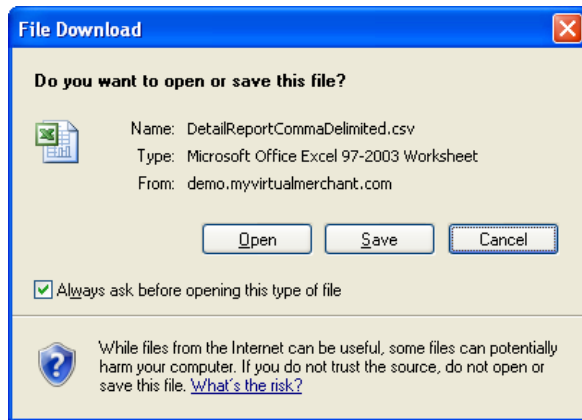
NOTES:

- **Comma-Delimited** - generates a Microsoft Excel worksheet that you can open in a new Internet browser window or save to a specified directory.
 - **Tab-Delimited** - generates a Microsoft Excel worksheet that opens in Microsoft Excel.
 - **XML** - generates an XML document that opens in a new Internet browser window.
5. Select the **Include text qualifier (double quote –")** check box to add quotation marks around the downloaded fields.

NOTE: This option is available when **Comma-Delimited** or **Tab-Delimited** are selected as the file type.

6. Click **Download File**.

The **File Download** prompt displays to confirm if you want to open or save the file download.



7. If you click **Save**, specify the **Location** and **File Name** in the **Save As** window that displays.
8. If you click **Open**, the downloaded information displays in a new browser window.

NOTE: For Credit Card Sales, Force, Auth Only, Return and E-Check settled transactions, downloads include a **Signature Indicator** field to identify transactions with signature attached.

To Generate Reports for Current Batches Transactions

The **Reports** link allows you to use current batch data to generate reports. Once you have the correct information in the table, click the **Reports** link.

1. Select **Current Batches**.
2. Select the option (**Error**, **Recurring** or **Main**), depending on your desired function.
If you select **Main** for example, the **Current Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.
3. Once the table shows the correct information, click **Reports**.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions

Download | Reports | Search | Filter: All

• 6 items

<input type="checkbox"/>	Seq# <input type="text"/>	User ID <input type="text"/>	Tran Status <input type="text"/>	Card Type <input type="text"/>	Tran Type <input type="text"/>	Tran Date <input type="text"/>	Tran Time <input type="text"/>	Card Data <input type="text"/>	Entry Type <input type="text"/>	AVS Code <input type="text"/>	CVV2 Code <input type="text"/>	Total Amount <input type="text"/>
<input type="checkbox"/>	006	Jsark		Credit Card	Sale	10/21/2011	14:48	50*****3003	K			3.00

The **Reporting** screen displays.

Reporting

Enter the desired reporting criteria.

Reporting Options

Search Criteria
Sort On:
Report Type:
View As:

Generate Report
Reset

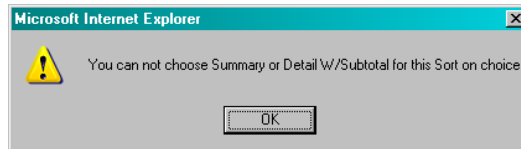
4. In the **Sort On** drop-down list, select one of the following options to specify the field the data will be sorted by:
 - User Id
 - Transaction Type
 - Card Desc
 - Amount
 - Transaction Date and Time
 - Card Data
 - Invoice Number

5. In the **Report Type** drop-down list, select one of the following:

- Detail
- Detail w/Subtotals
- Summary

NOTES:

- **Detail** - generates a detailed report of the transaction data.
- **Detail w/Subtotals** - generates a detailed report with subtotals of the number and transactions and total amount.
- **Summary** - generates a summary for the transactions based on the **Sort On** selection.
- If the **Sort On** selection cannot be used to create a **Detail w/Subtotals** or **Summary** report, the system displays a notification message.



6. Select a format from the **View As** drop-down list for the report.

NOTES:

- **Browser** - displays the report in the VirtualMerchant browser.
- **CSV** - formats the report as comma-separated values. The system prompts you to **Open** or **Save** the report in the same manner as a **Download File** option under the download link.

7. Click **Generate Report**.

The report generates.

Main Batch for RETAIL MERCHANT: Detail report sorted by User ID									
Profile Name	User ID	Transaction	Tran Type	Tran Date	Tran Time	Account Data	Card Type	Card Desc	Approval Code
RETAIL MERCHANT	503525	AA4844B-0DBFCCAC-67D2-726E-150E-836DE478BD08	Sale	10/19/2011	16:28	41*****1111	Credit Card	VISA	CV1127
RETAIL MERCHANT	503525	AA4844B-9DE7A5EC-65D5-E28C-8915-1B8728A41328	Sale	10/19/2011	16:22	41*****1111	Credit Card	VISA	CV1107
RETAIL MERCHANT	503525	AA4844B-A3575F82-ADE3-BD1E-5BCD-B57E3AFD5503	Void	10/19/2011	16:22	50*****3003	Credit Card	MC	SALE
RETAIL MERCHANT	503525	AA4844B-E1D8FED8-0362-DA0A-019A-0486C2D05A74	Sale	10/19/2011	15:56	50*****3003	Credit Card	MC	N56032
RETAIL MERCHANT	Jsark	AA4C15-0D3BC7D5-B25D-BE17-29AD-A1AE90C53D54	Force	10/21/2011	15:08	50*****3003	Credit Card	MC	123456
RETAIL MERCHANT	Jsark	AA4C15-2AAE7099-2572-0F43-766E-BE515250ECE1	Return	10/21/2011	15:06	50*****3003	Credit Card	MC	
RETAIL MERCHANT	Jsark	AA4C15-492BDB8C-B336-2C5D-4384-2FF160FB66D6	Sale	10/21/2011	14:47	50*****3003	Credit Card	MC	N47032
RETAIL MERCHANT	Jsark	AA4C15-BB2E692F-7D30-5C0D-B08A-DF07356C6794	Sale	10/21/2011	14:48	50*****3003	Credit Card	MC	N48032

NOTE: For Credit Card Sales, Force, Auth Only, Return and E-Check settled transactions, the **Detail** and **Detail with Subtotals** reports include a **Signature Indicator** field to identify transactions with signature attached.

To Filter Current Batches Transactions

You may not want to see every transaction in the current batch. You can filter the batches so that only transactions that meet the selected criteria appear in the list.

1. Select **Current Batches**.
2. Select the **Filter** option in one of the following ways:
 - a. For **Error** batches, select one of the following options:
 - All
 - Recurring
 - Installment
 - Purchase
 - Sale
 - Return
 - Force
 - Force Purchase
 - Force Return
 - Void
 - Reversal
 - b. For **Auth Only** batches, select one of the following options:
 - All
 - Pended
 - Unpended
 - Review
 - c. For **Gift Card** batches, select one of the following options:
 - All
 - Credit
 - Activation
 - Reload
 - Card Return
 - Redemption

- d. For **Main** batches, select one of the following options:
- All
 - Pended
 - Unpended
 - Review
 - Purchase
 - Sale
 - Return
 - Force
 - Force Purchase
 - Force Return
 - Void
 - Reversal
- e. For **Recurring** batches, select one of the following options:
- All
 - Expired Exp Date
 - Expired Last Month
 - Expired This Month
 - Will Expire Next Month
 - Expired Contracts
 - Recurring
 - Installment

The system filters the batch list to show only transactions of the type you selected.

To Delete Current Batches Transactions

The **Delete** function permanently removes selected transactions from your open batch. Once a transaction has been deleted it cannot be recovered.

You can delete transactions from the following transaction types:

- Error
 - Auth Only
 - Recurring
 - Main
1. If you select **Main** for example, the **Current Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.
 2. Select the check box by the transactions you wish to delete.

Current Activity

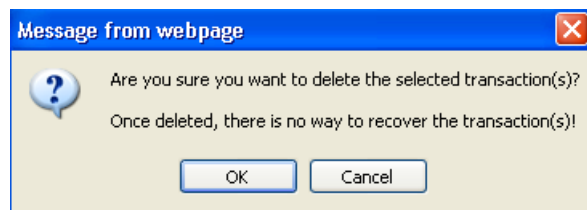
Select a transaction to review the authorization details.

Current Open Transactions													Download Reports Search Filter: All
+ 3 items													
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount	
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00	
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00	
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00	
<input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Delete"/> <input type="button" value="Void"/> <input type="button" value="Set to Review"/> <input type="button" value="Release"/> <input type="button" value="Pend"/> <input type="button" value="Unpend"/> <input type="button" value="Unvoid"/> <input type="button" value="Settle Selected"/>													
Transaction Count: 3												Net Amount: \$ 10.00	
												Display:	25

3. Click **Delete**.

NOTE: For **Error** batch transactions, click **Delete Selected**.

The following dialog box appears.



The system deletes the selected transactions and reduces the transaction count.

NOTE: VirtualMerchant will initiate a reversal on the merchant's behalf when a user deletes a credit card transaction in the **Auth Only** and **Main** batches under the **Current Batches** menu. This feature is limited to credit card transactions processed under terminals setup as terminal-based. For host-based terminals, the **Void** function maybe used to reverse authorizations.

To Update Current Batches Transactions

You can update transactions from the following transaction types:

- Error
- Recurring
- Main
- Gift Card

1. If you select **Main** for example, the **Current Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.
2. Select the link in the **Card Data** column for the transaction you want to update.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions												Download Reports Search Filter: All
+ 3 items												
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00
<input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Delete"/> <input type="button" value="Void"/> <input type="button" value="Set to Review"/> <input type="button" value="Release"/> <input type="button" value="Pend"/> <input type="button" value="Unpend"/> <input type="button" value="Unvoid"/> <input type="button" value="Settle Selected"/>												
Transaction Count: 3 Net Amount: \$ 10.00												Display: 25

The **Current Batches Main Response** screen appears.

Current Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	Jsark
Payment Type:	CREDITCARD
Transaction Type:	RETURN
Transaction ID:	AA4C15-2AAE7099-2572-0F43-786E-BE515250ECE1
Date / Time:	10/21/2011 03:06:39 PM
Response:	AA
Message:	APPROVAL
Approval Code:	
AVS Response:	
Account Balance:	0.00
Record Number:	007
Signature Present:	No
Order Section	
Account Data:	50*****3003
Expiration Date(MMY):	1212
Amount:	6.00
<input type="button" value="Update"/> <input type="button" value="Reprint"/> <input type="button" value="Add to Recurring"/> <input type="button" value="View Receipt"/> <input type="button" value="Void"/> <input type="button" value="Cancel"/>	

3. Change or add the information in the desired fields.
4. Click **Update**.

The system updates the information and displays a message that indicates that the transaction was updated successfully.

Transaction AA4C15-2AAE7099-2572-0F43-786E-BE515250ECE1 has been successfully updated

Current Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	jsark
Payment Type:	CREDITCARD
Transaction Type:	RETURN
Transaction ID:	AA4C15-2AAE7099-2572-0F43-786E-BE515250ECE1
Date / Time:	10/21/2011 03:06:39 PM

To View Current Batches Transaction Receipts

You can view receipts for all types of transaction that have receipts.

1. Under **Current Batches**, if you select **Auth Only** for example, the **Authorization Only** screen displays all current transactions that fall in the **Auth Only** category that have not been submitted for settlement.
2. Select the link in the **Card Data** column for the transaction receipt you want to view.

Authorization Only

This batch contains the previously pre-authorized credit card transactions.

Pre-Authorized Transactions							Reports Search				
• 1 item											
<input type="checkbox"/>	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	Jsark		Credit Card	Authonly	10/21/2011	15:07	50*****3003	K			7.00

The **Current Batches Auth Only Response** screen displays.

Current Batches Auth Only Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	jsark
Payment Type:	CREDITCARD
Transaction Type:	AUTHONLY
Transaction ID:	AA4C15-35278447-A2AC-E056-AFFC-3ED83C19D9B3
Date / Time:	10/24/2011 03:09:10 PM
Response:	AA
Message:	APPROVAL
Approval Code:	N09032
AVS Response:	
Account Balance:	0.00
Shipping Address	
Ship to Company:	<input type="text"/>
<hr/>	
Last Name:	<input type="text"/>
<div><div>Update</div><div>Add to Recurring</div><div>View Receipt</div><div>Convert to Sale</div><div>Cancel</div></div>	

3. Click **View Receipt**.

NOTES:

For transactions that do not have signature images associated with them:

The receipt displays with a blank **cardholder's signature** line as follows.

The screenshot shows a web browser window with the address bar displaying "http://kqvm2app01:9082/VirtualMerc...". The main content area displays a receipt for "Speedy Retail" with the merchant ID "0010540510000000724904". The date and time are "Date: 09/22/2011 09:23:47 AM". The receipt is for a "CREDIT CARD AUTH ONLY" transaction. The transaction details are: "CARD NUMBER: *****3003 S", "TRAN AMOUNT: \$1.00", "APPROVAL CD:", "RECORD #: 000", and "CLERK ID: 000270". There is a line for a signature, marked with an "X" on the left, but it is blank. Below the signature line is the text "TEST CARD ELAVON". Further down, there is a section for the cardholder's agreement: "I AGREE TO PAY THE ABOVE TOTAL AMOUNT ACCORDING TO THE CARD ISSUER AGREEMENT (MERCHANT AGREEMENT IF CREDIT VOUCHER)". The receipt is divided into two sections: "Merchant Copy" and "Customer Copy". The "Customer Copy" section is at the bottom and has a decorative scalloped edge.

Speedy Retail
0010540510000000724904

Date: 09/22/2011 09:23:47 AM

CREDIT CARD AUTH ONLY

CARD NUMBER: *****3003 S
TRAN AMOUNT: \$1.00
APPROVAL CD:
RECORD #: 000
CLERK ID: 000270

X _____
TEST CARD ELAVON

I AGREE TO PAY THE ABOVE TOTAL AMOUNT
ACCORDING TO THE CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT VOUCHER)

Merchant Copy

Speedy Retail
0010540510000000724904

Date: 09/22/2011 09:23:47 AM

CREDIT CARD AUTH ONLY

CARD NUMBER: *****3003 S
TRAN AMOUNT: \$1.00
RECORD #: 000
CLERK ID: 000270

Customer Copy

For transactions that have signature images associated with them:


- For Credit Card Sales, Force, Auth Only and Return transactions that have signature images associated with them, and terminals set up with a signature capture device, the system displays **Yes** in the **Signature Present** field.
- For receipts that have a signature image associated with it, the system displays the signature image at the bottom instead of the **cardholder's signature** line.

Speedy Retail
0010548510000000724904

Date: 09/26/2011 01:38:44 PM

CREDIT CARD SALE
R-E-P-R-I-N-T

CARD NUMBER: *****4797 K
TRAN AMOUNT: \$3.00
RECORD #: 002
CLERK ID: jwil .



{CARDHOLDER'S SIGNATURE}

I AGREE TO PAY THE ABOVE TOTAL AMOUNT
ACCORDING TO THE CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT VOUCHER)

- You can save the file to your local or a network drive (this allows the receipt to be uploaded or used by other applications).

To Re-print Current Batches Transaction Receipts

VirtualMerchant allows you to reprint transaction receipts.

On the appropriate **Current Batches Response** page, click **Reprint**.

Current Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	jsark
Payment Type:	CREDITCARD
Transaction Type:	RETURN
Transaction ID:	AA4C15-2AAE7099-2572-0F43-786E-BE515250ECE1
Date / Time:	10/21/2011 03:06:39 PM
Response:	AA
Message:	APPROVAL
Approval Code:	
AVS Response:	
Account Balance:	0.00
Record Number:	007
Signature Present:	No
Order Section	
Account Data:	50*****3003
Expiration Date(MMYY):	1212
Amount:	6.00
<div> <input type="button" value="Update"/> <input type="button" value="Reprint"/> <input type="button" value="Add to Recurring"/> <input type="button" value="View Receipt"/> <input type="button" value="Void"/> <input type="button" value="Cancel"/> </div>	

NOTES:

- You must allow VirtualMerchant in the browser pop-up blocker in order for the receipt to show
- If **Serial Printer** is selected as the **Printer Type** under the **Printer** options in the terminal profile, a receipt is sent to the serial printer.
- If **Parallel Printer** is selected as the **Printer Type**, a separate window displays the receipt information and you are prompted to print the receipt.

To Pend Main and Auth Only Transactions

The **Pend** function pends the currently selected transactions.

You can pend transactions from the following transaction types:

- Auth Only
 - Main
1. If you select **Main** for example, the **Current Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.
 2. Select the check box by the transactions you wish to pend.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions
Download | Reports | Search | Filter: All

+ 3 items

<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00

Select All
Unselect All
Delete
Void
Set to Review
Release
Pend
Unpend
Unvoid
Settle Selected

Transaction Count: 3 Net Amount: \$ 10.00
Display: 25

3. Click **Pend**.

The system pends the currently selected transactions and displays **Pended** in the **Trans Status** column for the selected transactions.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions
Download | Reports | Search | Filter: All

+ 3 items

<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark	Pended	Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00

Select All
Unselect All
Delete
Void
Set to Review
Release
Pend
Unpend
Unvoid
Settle Selected

Transaction Count: 3 Net Amount: \$ 10.00
Display: 25

To Unpend Main and Auth Only Transactions

The **Unpend** function removes the Pend status for the currently selected transactions.

You can unpend transactions from the following transaction types:

- Auth Only
 - Main
1. If you select **Main** for example, the **Current Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.
 2. Select the check box by the transactions you wish to unpend.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions
Download | Reports | Search | Filter: All

+ 3 items

<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input checked="" type="checkbox"/>	000	Jsark	Pended	Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00

Select All
Unselect All
Delete
Void
Set to Review
Release
Pend
Unpend
Unvoid
Settle Selected

Transaction Count: 3 Net Amount: \$ 10.00
Display: 25

3. Click **Unpend**.

The system removes the **Pend** status for the currently selected transactions.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions
Download | Reports | Search | Filter: All

+ 3 items

<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00

Select All
Unselect All
Delete
Void
Set to Review
Release
Pend
Unpend
Unvoid
Settle Selected

Transaction Count: 3 Net Amount: \$ 10.00
Display: 25

To Set to Review Main and Auth Only Transactions

The **Set to Review** function changes the status of the currently selected transactions to **Review**.

You can review transactions from the following transaction types:

- Auth Only
 - Main
1. If you select **Main** for example, the **Current Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.
 2. Select the check box by the transactions you wish to review.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions													Download Reports Search Filter: All
• 3 items													
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CW2 Code	Total Amount	
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00	
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00	
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00	
<input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Delete"/> <input type="button" value="Void"/> <input type="button" value="Set to Review"/> <input type="button" value="Release"/> <input type="button" value="Pend"/> <input type="button" value="Unpend"/> <input type="button" value="Unvoid"/> <input type="button" value="Settle Selected"/>													
Transaction Count: 3 Net Amount: \$ 10.00													Display: 25

3. Click **Set to Review**.

The system sets the status of the currently selected transactions to **Review** in the **Trans Status** column.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions													Download Reports Search Filter: All
• 3 items													
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CW2 Code	Total Amount	
<input type="checkbox"/>	000	Jsark	Review	Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00	
<input type="checkbox"/>	000	Jsark	Review	Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00	
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00	
<input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Delete"/> <input type="button" value="Void"/> <input type="button" value="Set to Review"/> <input type="button" value="Release"/> <input type="button" value="Pend"/> <input type="button" value="Unpend"/> <input type="button" value="Unvoid"/> <input type="button" value="Settle Selected"/>													
Transaction Count: 3 Net Amount: \$ 10.00													Display: 25

To Release Main and Auth Only Transactions

The **Release** function releases previously reviewed transactions.

You can release reviewed transactions from the following transaction types:

- Auth Only
 - Main
1. If you select **Main** for example, the **Current Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.
 2. Select the check box by the reviewed transactions you wish to release.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions
Download | Reports | Search | Filter: All

+ 3 items

	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input checked="" type="checkbox"/>	000	Jsark	Review	Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input checked="" type="checkbox"/>	000	Jsark	Review	Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00

Select All
Unselect All
Delete
Void
Set to Review
Release
Pend
Unpend
Unvoid
Settle Selected

Transaction Count: 3
Net Amount: \$ 10.00
Display: 25

3. Click **Release**.

The system releases the currently selected transactions and removes the **Review** status from the **Trans Status** column.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions
Download | Reports | Search | Filter: All

+ 3 items

	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00

Select All
Unselect All
Delete
Void
Set to Review
Release
Pend
Unpend
Unvoid
Settle Selected

Transaction Count: 3
Net Amount: \$ 10.00
Display: 25

Managing Current Batches Main Transactions

The **Main** link allows you to deal with transactions placed in the **Main** batch. The **Main** batch consists of current transactions that have not been submitted for settlement and includes:

- Credit Card:
 - Sale transactions
 - Return transactions
 - Force transactions
 - Void transactions
- Debit Card:
 - Purchase transactions
 - Return transactions
- Cash Benefit:
 - Purchase transactions
- Food Stamp:
 - Purchase transactions
 - Return transactions
 - Force Purchase transactions
 - Force Return transactions
- Electronic Check:
 - Conversion Only transactions
 - Guarantee transactions
 - Verification transactions
 - Reversal transactions

You can perform the following functions on transactions found in the **Main** category:

- Void transactions
- Unvoid transactions
- Settle transactions
- Delete transactions (refer to the Delete Transactions section)
- Pend transactions (refer to the Pend Main and Auth Only Transactions section)
- Unpend transactions (refer to the Unpend Main and Auth Only Transactions section)
- Set to Review transactions (refer to the Set to Review Main and Auth Only Transactions section)
- Release transactions (refer to the Release Main and Auth Only Transactions section)
- Update transactions (refer to the Update Transactions section)

NOTES:

- The transactions displayed in the **Main** batch are dependent on the terminal setup and the type of transactions that can be processed under that terminal.
- Host-based** terminals can only Void or Settle transactions, whereas **Terminal-based** terminals can Delete, Pend, Unpend, Void, Unvoid, Set to Review, Release and Settle transactions.

To Void Main Transactions

The **Void** function voids the currently selected transactions and can be used to void credit card transactions, Canadian debit transactions or to send reversal ECS transactions from host-based accounts.

NOTES:

- Canadian debit transactions can only be voided if the batch is open, the card is swiped and the PIN is entered again. The number cannot be entered manually.
- There is a 10 minute window limitation to void an electronic check transaction.
- VirtualMerchant does not allow you to void transactions while the auto-settle process or the manual settlement process is running.

1. Select **Current Batches | Main**.

The **Current Activity** screen appears.

2. Select the check box by the transactions you wish to void.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions												Download Reports Search Filter: All
+ 3 items												
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CW2 Code	Total Amount
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00
<div> <input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Delete"/> <input checked="" type="button" value="Void"/> <input type="button" value="Set to Review"/> <input type="button" value="Release"/> <input type="button" value="Pend"/> <input type="button" value="Unpend"/> <input type="button" value="Unvoid"/> <input type="button" value="Settle Selected"/> </div>												
Transaction Count: 3 Net Amount: \$ 10.00												Display: 25

NOTE: If you wish to void all the listed transactions, click **Select All** or the check box in the header row as shown below.

3. Click **Void**.

The system marks the voided transactions in red.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions												Download Reports Search Filter: All
• 3 items												
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	000	Jsark		Credit Card	Void	10/21/2011	15:54	50*****3003	K			8.00
<input type="checkbox"/>	000	Jsark		Credit Card	Void	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00
<input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Delete"/> <input type="button" value="Void"/> <input type="button" value="Set to Review"/> <input type="button" value="Release"/> <input type="button" value="Pend"/> <input type="button" value="Unpend"/> <input type="button" value="Unvoid"/> <input type="button" value="Settle Selected"/>												
Transaction Count: 3 Net Amount: \$ 5.00												Display: 25

To Unvoid Main Transactions

The **Unvoid** function unvoids the currently selected transactions.

1. Select **Current Batches** | **Main**.

The **Current Activity** screen appears.

2. Select the check box by the transactions you wish to unvoid.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions
Download | Reports | Search | Filter: All

+ 3 items

<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Void	10/21/2011	15:54	50*****3003	K			8.00
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Void	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00

Select All
Unselect All
Delete
Void
Set to Review
Release
Pend
Unpend
Unvoid
Settle Selected

Transaction Count: 3 Net Amount: \$ 5.00

Display: 25

3. Click **Unvoid**.

The system unvoids the selected transactions and removes the red color.

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions
Download | Reports | Search | Filter: All

+ 3 items

<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00

Select All
Unselect All
Delete
Void
Set to Review
Release
Pend
Unpend
Unvoid
Settle Selected

Transaction Count: 3 Net Amount: \$ 10.00

Display: 25

To Settle Main Transactions

The **Settle** function allows you to send a batch of previously authorized transactions for settlement to the network. This option can be done manually or you may choose to configure the terminal to automatically settle transactions at a specific time each day.

1. Select **Current Batches | Main**.

The **Current Activity** screen appears.

2. Select the check box by the transactions you wish to settle.

NOTE: On the **Current Activity** screen, select **Settle All** (host-based) or **Settle Selected** (terminal-based).

Current Activity

Select a transaction to review the authorization details.

Current Open Transactions												Download Reports Search Filter: All
• 3 items												
<input type="checkbox"/>	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CW2 Code	Total Amount
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
<input checked="" type="checkbox"/>	000	Jsark		Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00
<input type="checkbox"/>	000	Jsark		Credit Card	Sale	10/21/2011	15:54	50*****3003	K			5.00
<input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Delete"/> <input type="button" value="Void"/> <input type="button" value="Set to Review"/> <input type="button" value="Release"/> <input type="button" value="Pend"/> <input type="button" value="Unpend"/> <input type="button" value="Unvoid"/> <input checked="" type="button" value="Settle Selected"/>												
Transaction Count: 3 Net Amount: \$ 10.00												Display: 25

The **Settle Batches Confirmation** screen displays the total number of transactions currently submitted for settlement.

Settle Batches Confirmation

You are about to process the following items.

Credit card Force Transaction(s) 1

Credit card Return Transaction(s) 1

3. Click **Submit**.

The **Settled Activity** screen appears. VirtualMerchant submits all currently selected transactions for settlement.

Settled Activity

Select the batch to review

Settled Batch Activity

Download | Reports | Search

• 1 item

Batch# ⌵	Batch Response ⌵	Settled Date ⌵	Net Count ⌵	Net Amount ⌵	Number Purchase/forces ⌵	Number Returns ⌵	Number Voids ⌵
002	GB TEST DROPPED	2011-10-24 14:00:43	2	5.00	1	1	0

Batch Count: 1 Net Amount: \$5.00

Display: 25

NOTES:

- **Pended** or **Set to Review** transactions are not included in this process.
- To see the transactions you just settled, click on the **Settled Date** link as shown below.

Settled Activity

Select the batch to review

Settled Batch Activity

Download | Reports | Search

• 1 item

Batch#	Batch Response	Settled Date	Net Count	Net Amount	Number Purchase/Forces	Number Returns	Number Voids
002	GB TEST DROPPED	2011-10-24 14:00:43	2	5.00	1	1	0

Batch Count: 1 Net Amount: \$5.00

Display: 25

The transactions display.

Settled Activity

Select the batch to review

GB TEST DROPPED

Download | Reports | Search | Filter: All

• 2 items

Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
000	Jsark	Settled	Credit Card	Force	10/21/2011	15:54	50*****3003	K			8.00
000	Jsark	Settled	Credit Card	Return	10/21/2011	15:54	50*****3003	K			3.00

Cancel

Transaction Count: 2 Net Amount: \$ 5.00

Display: 25

Managing Current Batches Import Batches Transactions

VirtualMerchant allows you to export batch files of credit card transactions or Recurring/Installment transactions. You can perform the following functions on transactions found in the **Imported Batches** category:

- View transactions
- Download transactions

To View Import Batches Transactions

1. Select **Current Batches** | **Imported Batches**.

The **Imported Batches** screen displays the response data for a terminal sorted by **Process Start** date and time, with the most recent file process listed first.

Imported Batches

Select a response file to view the transaction details.

Imported Batches - 4 items										
Response File Name	Status	User ID	File Type	Start Date	Start Time	End Date	End Time	Total	Approved	Failed
CCIMPORT	Complete	tdedecker	Credit Card	04/03/2012	15:13:48	04/03/2012	15:13:52	5	0	5
CCRECIIMPORT	Complete	tdedecker	Recurring/Installment	04/03/2012	14:43:40	04/03/2012	14:43:51	2	2	0
CCCREDIT-Amt-52	Complete	tdedecker	Credit Card	04/03/2012	14:34:57	04/03/2012	14:35:00	1	1	0
CCCREDIT-Amt-51	Complete	tdedecker	Credit Card	04/03/2012	14:34:02	04/03/2012	14:34:06	1	1	0
									Display:	25

NOTES:

- Access to view batch information is dependent on your user rights and the configuration of the terminal.
 - The **Display** control sets the number of transactions displayed per page. The default value is 25 but you can change it to 50, 75, 100, 250, 500, 750 or 1,000 records by means of the drop-down list.
 - If there are more transactions than are specified by the **Display** control, VirtualMerchant displays navigation buttons in the title bar above the table. The left side of the title bar displays the number of items currently shown.
2. To view the transactions in a specific batch response file, click **Response File Name**.

The **Imported Batch Transactions** screen displays the transactions.

Imported Batch Transactions

These are the transactions present in the batch.

Source File Name	CCIMPORT3.csv
File Type	Credit Card
User ID	tdedecker

CCIMPORT3									Download
• 4 items									
Item	Tran Type	Tran Date	Tran Time	Card Data	AVS Code	Total Amount	Result	Message	Error Code
001	SALE			54*****5454		1000000000	ERROR	Amount Invalid	5002
002	SALE	03/20/2012	09:00	54*****5454	Z	2	APPROVAL		
003	SALE	03/20/2012	09:00	54*****5454	Z	2	APPROVAL		
004	SALE	03/20/2012	09:00	54*****5454	Z	2	APPROVAL		
<div>Back</div> <div>Transaction Count: 4</div> <div>Display: 25 ▼</div>									

To Download Import Batches Transactions

1. Select **Current Batches** | **Imported Batches**.

The **Imported Batches** screen displays the response data for a terminal sorted by **Process Start** date and time, with the most recent file process listed first.

Imported Batches

Select a response file to view the transaction details.

Imported Batches - 4 items										
Response File Name	Status	User ID	File Type	Start Date	Start Time	End Date	End Time	Total	Approved	Failed
CCIMPORT	Complete	tdedecker	Credit Card	04/03/2012	15:13:48	04/03/2012	15:13:52	5	0	5
CCRECIIMPORT	Complete	tdedecker	Recurring/Installment	04/03/2012	14:43:40	04/03/2012	14:43:51	2	2	0
CCCREDIT-Amt-52	Complete	tdedecker	Credit Card	04/03/2012	14:34:57	04/03/2012	14:35:00	1	1	0
CCCREDIT-Amt-51	Complete	tdedecker	Credit Card	04/03/2012	14:34:02	04/03/2012	14:34:06	1	1	0

Display: 25

2. To view the transactions in a specific batch response file, click **Response File Name**.

The **Imported Batch Transactions** screen displays the transactions.

Imported Batch Transactions

These are the transactions present in the batch.

Source File Name	CCIMPORT3.csv
File Type	Credit Card
User ID	tdedecker

CCIMPORT3										Download
• 4 items										
Item	Tran Type	Tran Date	Tran Time	Card Data	AVS Code	Total Amount	Result	Message	Error Code	
001	SALE			54*****5454		1000000000	ERROR	Amount Invalid	5002	
002	SALE	03/20/2012	09:00	54*****5454	Z	2	APPROVAL			
003	SALE	03/20/2012	09:00	54*****5454	Z	2	APPROVAL			
004	SALE	03/20/2012	09:00	54*****5454	Z	2	APPROVAL			

Back

Transaction Count: 4

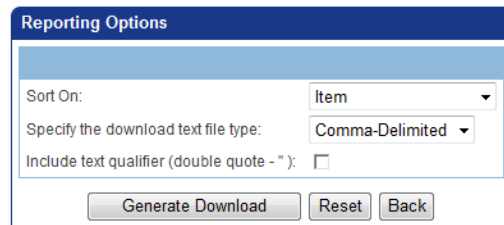
Display: 25

3. Click **Download** to generate a download file of the transactions in the associated batch file.

The **Download** screen appears.

Download

Select the desired download format.



Reporting Options

Sort On: Item

Specify the download text file type: Comma-Delimited

Include text qualifier (double quote - "): ☐

Generate Download Reset Back

4. If you wish to sort the transactions, in the **Sort On** drop-down list, select from the following options on which to sort the transactions in the download file:
 - Item
 - Trans Type
 - Trans Date and Time
 - Card Data
 - Amount
5. In the **Specify the download text file type** drop-down list, select one of the following options to indicate the type of file for the download to generate:
 - Comma-Delimited
 - Tab-Delimited
 - XML

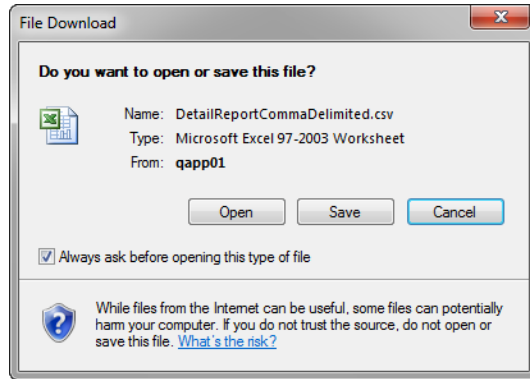
NOTES:

- **Comma-Delimited** - generates a Microsoft Excel worksheet that you can open in a new Internet browser window or save to a specified directory.
 - **Tab-Delimited** - generates a Microsoft Excel worksheet that opens in Microsoft Excel.
 - **XML** - generates an XML document that opens in a new Internet browser window.
6. Select the **Include text qualifier** check box to add quotation marks around the downloaded field values.

NOTE: This option is available when **Comma-Delimited** or **Tab-Delimited** are selected as the file type.

7. Click **Generate Download**.

The **File Download** prompt displays to confirm if you want to open or save the file download.



8. If you click **Save**, specify the **Location** and **File Name** in the **Save As** window that displays.
9. If you click **Open**, the downloaded information displays in a new browser window.

NOTE: When the download file is opened, the following data is listed in the following order before the transaction data:

- Response File Name - the name of the response file.
- File Type - the type of the file, Credit Card or Recurring Installment.
- User ID - the user who imported the file.
- Terminal Name - the terminal friendly name.
- Detail report sorted by - the field the user chose to have the transactions sorted by in the file.
- Created on mm/dd/yyyy hh:mm:ss am/pm - the system date and time when the file was created.

Managing Current Batches Recurring and Installment Transactions

The **Recurring** link allows you to deal with transactions placed in the **Recurring** batch. The **Recurring** batch consists of the current transactions that have not been submitted for settlement and includes:

Credit Card:

- Recurring transactions
- Installment transactions

You can perform the following functions on transactions found in the **Recurring** category:

- Update transactions (refer to the Update Transactions section)
- View previous recurring transactions
- Remove expired transactions
- Delete transactions
- Submit selected transactions for payment

To View Previous Recurring Transactions

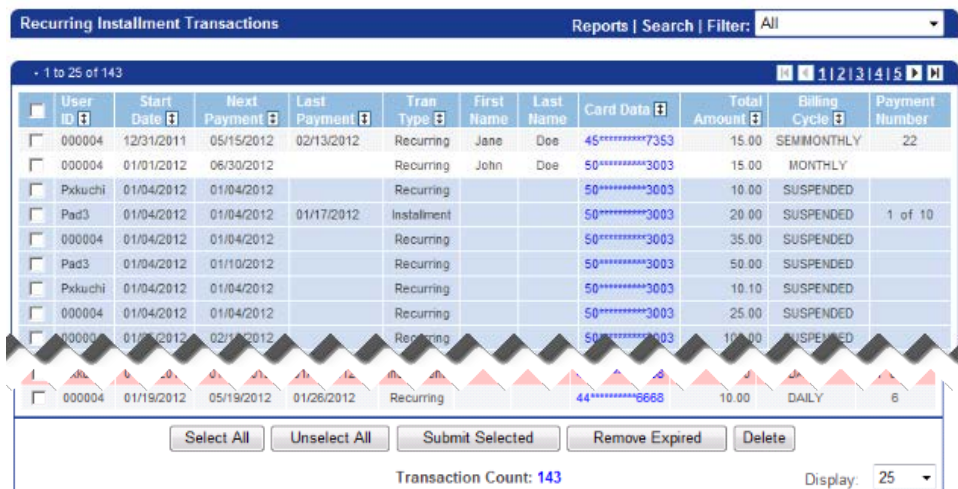
VirtualMerchant allows you to view previous recurring and installment processing details.

1. Select **Current Batches | Recurring**.

The **Recurring Installment Transactions** screen displays all recurring and installment.

Recurring Installment Transactions

Select a transaction to review the details.



User ID	Start Date	Next Payment	Last Payment	Tran Type	First Name	Last Name	Card Data	Total Amount	Billing Cycle	Payment Number
000004	12/31/2011	05/15/2012	02/13/2012	Recurring	Jane	Doe	45*****7353	15.00	SEMMONTHLY	22
000004	01/01/2012	06/30/2012		Recurring	John	Doe	50*****3003	15.00	MONTHLY	
Pxkuchi	01/04/2012	01/04/2012		Recurring			50*****3003	10.00	SUSPENDED	
Pad3	01/04/2012	01/04/2012	01/17/2012	Installment			50*****3003	20.00	SUSPENDED	1 of 10
000004	01/04/2012	01/04/2012		Recurring			50*****3003	35.00	SUSPENDED	
Pad3	01/04/2012	01/10/2012		Recurring			50*****3003	50.00	SUSPENDED	
Pxkuchi	01/04/2012	01/04/2012		Recurring			50*****3003	10.10	SUSPENDED	
000004	01/04/2012	01/04/2012		Recurring			50*****3003	25.00	SUSPENDED	
000004	01/04/2012	02/13/2012		Recurring			50*****3003	10.00	SUSPENDED	
000004	01/19/2012	05/19/2012	01/26/2012	Recurring			44*****6668	10.00	DAILY	6

2. To view a specific transaction, click **Card Data** for that transaction.

Managing Unsettled Transactions (Current Batches)| Managing Current Batches Recurring and Installment Transactions

The **Current Batches Recurring** screen displays the transaction details.

Current Batches Recurring

Enter the Information For this transaction. Note that all fields with an asterisk (*) are required.

Recurring

Order Section

Recurring Transaction Type: RECURRING

Account Data: 50*****3003 *

Recurring ID: AA4844B-66BFCFE5-1F30-66DD-DCB7-A24134C843E1

Expiration Date(MMYY): 0212 *

Skip Payment: NO

Amount: 1.11 *

Customer Code:

Sales Tax:

Invoice Number:

Start Date: 12/12/2011

Billing Cycle: Bi-Weekly *

Next Payment Date: 02/20/2012 *

Last Payment Date: 02/06/2012

Billing Address

Company:

Ship to Phone:

Update Log File

3. Click **Log File**.

The **Previous Recurring Activity** screen appears.

Previous Recurring Activity

View the previous recurring / installment processing details.

Recurring Transactions • 1 to 25 of 93

Tran Date	Tran Time	Card Data	Tran Type	Total Amount	Tran Amount	Billing Cycle	Payment Number	Start Date	Batch Response
04/17/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	93	01/06/2012	GB TEST DROPPED
04/16/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	92	01/06/2012	GB TEST DROPPED
04/15/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	91	01/06/2012	GB TEST DROPPED
04/14/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	90	01/06/2012	GB TEST DROPPED
04/13/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	89	01/06/2012	GB TEST DROPPED
04/12/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	88	01/06/2012	GB TEST DROPPED
04/11/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	87	01/06/2012	GB TEST DROPPED
04/10/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	86	01/06/2012	GB TEST DROPPED
03/16/2012	12:05	50*****3003	RECURRING	4.44	4.44	DAILY	69	01/06/2012	GB TEST DROPPED

Display: 25

When viewing the previous recurring or installment processing details, VirtualMerchant allows you to choose how many transactions to display from the following values: 25 (default), 50, 75, 100, 250, 500, 750, and 1000.

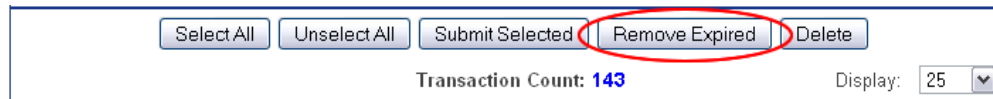
To Remove Expired Recurring Transactions

This function permanently removes all installment transactions that reached their total payment number and have no more scheduled payments to run from the Recurring Batch. Once a transaction has been removed it cannot be recovered.

1. Select **Current Batches | Recurring**.

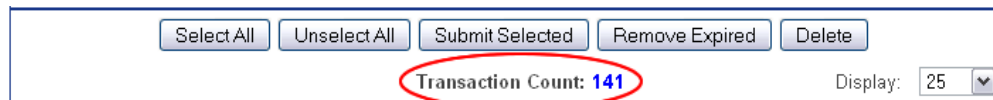
The **Recurring Installment Transactions** screen appears.

2. Click **Remove Expired**.



A screenshot of a web interface for managing recurring installment transactions. At the top, there is a horizontal bar containing five buttons: 'Select All', 'Unselect All', 'Submit Selected', 'Remove Expired', and 'Delete'. The 'Remove Expired' button is circled in red. Below the buttons, the text 'Transaction Count: 143' is displayed in blue, and to the right, 'Display: 25' is shown with a dropdown arrow.

The system removes the transactions that have reached their total payments and will no longer run, and reduces the transaction count.



A second screenshot of the same web interface, showing the result of clicking 'Remove Expired'. The 'Remove Expired' button is still circled in red. The 'Transaction Count' has been updated to 141, also circled in red. The 'Display: 25' dropdown remains the same.

To Submit Selected Recurring Transactions for Payment

The **Submit Selected** function sends the selected recurring or installment transaction from your recurring batch for a Sale authorization. Once a transaction has been submitted, the payment number will increase.

1. Select **Current Batches | Recurring**.

The **Recurring Installment Transactions** screen appears.

2. Select the check box for the row that contains the transaction to submit for payment.

Recurring Installment Transactions

Select a transaction to review the details.

Recurring Installment Transactions

Reports | Search | Filter: All

• 3 items

<input type="checkbox"/>	User ID	Start Date	Next Payment	Last Payment	Tran Type	First Name	Last Name	Card Data	Total Amount	Billing Cycle	Payment Number
<input type="checkbox"/>	503525	10/21/2011	11/21/2011	10/26/2011	Recurring			50*****3003	2.00	MONTHLY	1
<input checked="" type="checkbox"/>	503525	11/01/2011	11/01/2012		Recurring	Mr.	Cardholder	41*****1111	1.00	MONTHLY	
<input type="checkbox"/>	503525	11/01/2011	11/01/2011		Recurring			50*****3003	1.00	MONTHLY	

Select All

Unselect All

Submit Selected

Remove Expired

Delete

Transaction Count: 3

Display: 25

3. Click **Submit Selected**.
4. The **Batch Response** screen appears.

Batch Response

This page shows the Batch response information.

Authorize Transactions: 1

Declined Transactions: 0

Error Transactions: 0

Settling Current Batches Gift Card Transactions

The **Gift Card** link allows you to deal with transactions placed in the **Gift Card** batch. The **Gift Card** batch consists of the current transactions that have not been submitted for settlement and includes:

- Redemption transactions
- Credit transactions
- Activation transactions
- Reload transactions
- Card Return transactions

1. Select **Current Batches** | **Gift Card**.

The **Current Gift Card Activity** screen appears.

Current Gift Card Activity

Select the gift card transaction to review.

Gift Card Transactions

Download | Reports | Search | Filter: All

• 4 items

Seq#	User ID	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	Total Amount
004	Jsark	Reload	10/24/2011	14:57	50*****3003	K	5.00
003	Jsark	Activation	10/24/2011	14:56	50*****3003	K	5.00
002	Jsark	Redemption	10/24/2011	14:55	50*****3003	K	3.00
001	Jsark	Redemption	10/24/2011	14:54	50*****3003	K	7.00

Settle All

Transaction Count: 4 Net Amount: \$ 20.00

Display: 25

2. Click **Settle All**.

The **Settle Batches Confirmation** screen displays the total number of transactions currently submitted for settlement.

Settle Batches Confirmation

You are about to process the following items.

Gift card Redemption Transaction(s) 2

Gift card Activation Transaction(s) 1

Gift Card-Reload 1

Submit Cancel

3. Click **Submit**.

The **Settled Gift Card Activity** screen appears.

Settled Gift Card Activity

Select the Gift Card batch to review.

Settled Gift Card Activity

Download | Reports | Search

• 1 item

Batch#	Batch Response	Settled Date	Net Count	Net Amount	Number Redemptions	Number Credits	Number Activations	Number Reloads	Number Card Refunds
27237968	EGC BATCH SETTLED	2011-10-24 15:06:31	4	20.00	2	0	1	1	0

Batch Count: 1 Net Amount: \$20.00

Display: 25

VirtualMerchant submits all currently selected transactions for settlement.

Converting Auth Only Transactions to Force

The **Auth Only** link allows you to deal with the **Authorization Only** transactions. You can manually delete these transactions or convert them to actual transactions.

You can perform the following functions on transactions found in the **Auth Only** category:

- Update transactions (refer to the Update Transactions section)
- Convert transactions to Force
- Delete transactions (refer to the Delete Transactions section)

1. Select **Current Batches** | **Auth Only**.

The **Authorization Only** screen appears.

2. Select the check box for the row that contains the transaction to convert.

Authorization Only

This batch contains the previously pre-authorized credit card transactions.

Pre-Authorized Transactions

Reports | Search | Filter: All

• 2 items

<input type="checkbox"/>	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	Jsark		Credit Card	Authonly	10/24/2011	15:09	50*****3003	K			7.00
<input checked="" type="checkbox"/>	Jsark		Credit Card	Authonly	10/24/2011	15:08	50*****3003	K			5.00

Select AllUnselect AllDeleteConvert to SaleSet to ReviewReleasePendUnpend

Transaction Count: 2 Net Amount: \$ 12.00

Display: 25

3. Select **Convert to Force** or **Convert to Sale**, depending on the processing type setup in the terminal profile.

The **Batch Response** screen displays information for the converted authorization only item.

Batch Response

This page shows the Batch response information.

Authorize Transactions: 1

Declined Transactions: 0

Error Transactions: 0

NOTES:

- In a terminal-based environment, the **Convert to Sale** button allows you to convert the **Auth Only** transaction to a Sale.
- In host-based terminals, you can use the **Convert to Force** button to convert **Auth Only** transactions to forced transactions.
- All **Auth Only** transactions processed in the Retail market segment are deleted after 7 days.
- All **Auth Only** transactions processed in the Internet and MO/TO market segments are deleted after 30 days.
- When you convert an **Auth Only** transaction, it displays on the **Main Current Activity** screen with the **Tran Type** value of **Force**.

Re-authorizing Current Batches Error Transactions

The **Error** link allows you to view declined transactions.

You can perform the following functions on transactions found in the **Error** category:

- Update transactions (refer to the Update Transactions section)
- Re-authorize transactions
- Delete transactions (refer to the Delete Transactions section)

1. Select **Current Batches** | **Error**.

The **Error Batch** screen displays.

2. Select the link in the **Card Data** column for the transaction you want to re-authorize.

Error Batch

Select a transaction to review the authorization details.

Non-Authorized Transactions											Reports Search Filter: All
1 item											
<input type="checkbox"/>	User ID	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount	Response Message
<input type="checkbox"/>	503525	Credit Card	Sale	10/19/2011	16:22	51*****1224	K			1.80	INVALID CARD
<div> <input type="button" value="Select All"/> <input type="button" value="Unselect All"/> <input type="button" value="Delete Selected"/> </div> <div>Transaction Count: 1 Net Amount: \$ 1.80</div> <div>Display: 25</div>											

The **Current Batches Error Response** screen appears.

Current Batches Error Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	503525
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4844B-4FCAADCF-C8FA-002C-F43D-5DC1062519C5
Date / Time:	10/19/2011 04:22:19 PM
Response:	ND
Message:	INVALID CARD
Approval Code:	
AVS Response:	
Account Balance:	0.00
Record Number:	003
Signature Present:	No
Order Section	
Account Data:	51*****1224
Expiration Date(MMY):	0514
Amount:	1.80 *
<div> <input type="button" value="Update"/> <input type="button" value="Re-Authorize"/> <input type="button" value="Cancel"/> </div>	

3. Click **Re-Authorize**.

CHAPTER 8. Managing Settled Transactions (Settled Batches)

The Settled Transaction section allows you to view settlement activity for the previous 12 months. You can access each individual settlement batch down to specific transaction details.

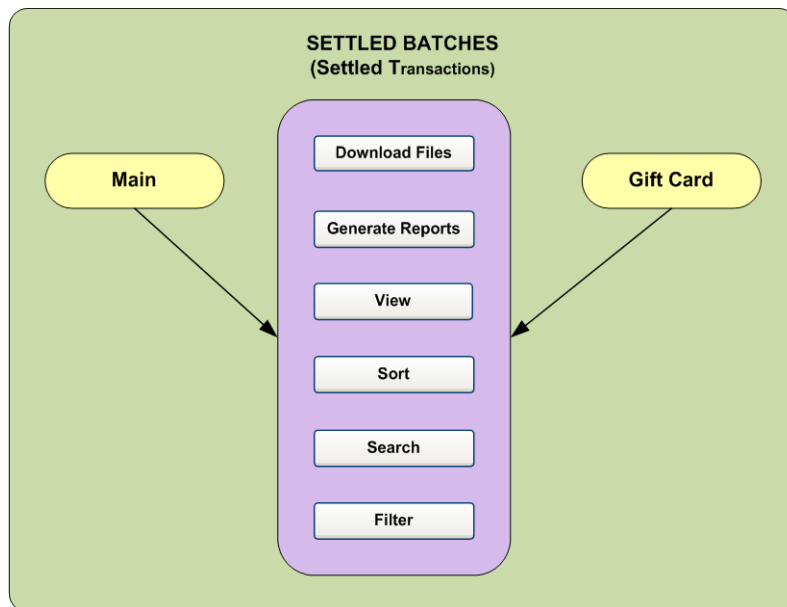
This section may display credit card, debit card, cash benefit, food stamp, electronic check or gift card transactions that have been settled, depending on your desired function (refer to the Using Your Virtual Terminal section for information on how to process transactions).

Chapter 7 discusses how the system places unsettled transactions into of the following six categories:

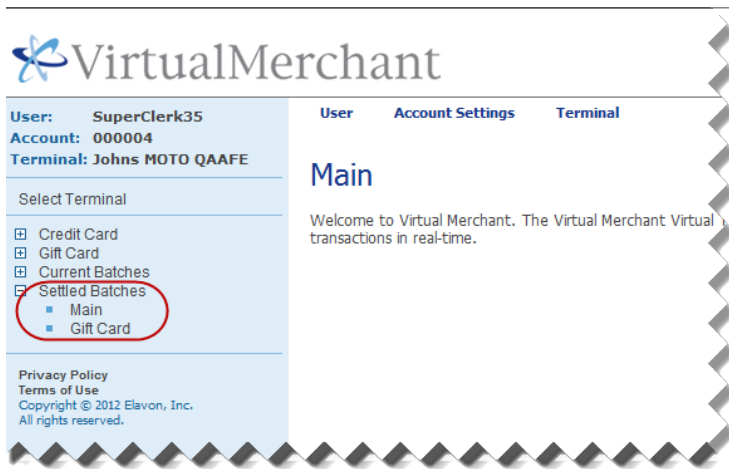
- Error
- Auth Only
- Recurring
- Main
- Gift Card
- Imported Batches

When you settle your approved transactions the system places them in the following two categories:

- Main
- Gift Card



To carry out any activities, you must click **Settled Batches** to display the options.



The screens and controls for **Settled Batches** allow you to perform one or more of the following functions on the two categories:

- View transactions
- Search for transactions
- Sort transactions
- Download batch files
- Generate reports
- View transaction receipts

To View Settled Batches Transactions

To view the settled batch activity for the previous 12 months:

1. Select **Settled Batches**.
2. Select the option **Main** or **Gift Card**, depending on your desired function.

If you select **Main** for example, the **Settled Activity** screen displays all current transactions that fall in the **Main** category that have not been submitted for settlement.

3. To view transactions for a particular date, select the **Settled Date** field for the batch you want to view.

Settled Activity

Select the batch to review

Settled Batch Activity								Download Reports Search	
• 1 to 25 of 47								1 2	
Batch#	Batch Response	Settled Date	Net Count	Net Amount	Number Purchase/Forces	Number Returns	Number Voids		
002	GB TEST DROPPED	2011-10-24 14:00:43	2	5.00	1	1	0		
001	GB TEST DROPPED	2011-10-17 11:44:40	2	3.00	2	0	0		
045	GBOK 04510011736	2008-10-01 17:36:33	12	3638.59	12	0	0		
044	GBOK 04410010027	2008-10-01 00:28:11	1	175.00	1	0	0		
043	GBOK 04309172108	2008-09-17 21:08:14	2	574.16	2	0	0		

The **Settled Activity** screen displays all transactions in the batch for that date.

4. To view details of a particular transaction, select the **Card Data** field for the transaction details you want to view.

Settled Activity

Select the batch to review

GBOK 04510011736												Download Reports Search Filter: All	
• 12 Items													
Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount		
012	Admin	Settled	Credit Card	Sale	10/01/2008	17:31	48*****1122	K		M	240.00		
011	Admin	Settled	Credit Card	Sale	10/01/2008	17:25	48*****1116	K		M	520.00		
010	Admin	Settled	Credit Card	Sale	10/01/2008	17:24	47*****1133	K		M	346.66		
009	Admin	Settled	Credit Card	Sale	10/01/2008	17:23	43*****1108	K		M	330.00		
008	Admin	Settled	Credit Card	Sale	10/01/2008	17:21	47*****1132	K		M	360.00		
007	Admin	Settled	Credit Card	Sale	10/01/2008	17:19	42*****1135	K		M	353.60		
006	Admin	Settled	Credit Card	Sale	10/01/2008	17:18	46*****1151	K		N	346.66		
005	Admin	Settled	Credit Card	Sale	10/01/2008	06:25	42*****1171	K		M	180.00		
004	Admin	Settled	Credit Card	Sale	10/01/2008	06:24	46*****1126	K		N	195.00		
003	Admin	Settled	Credit Card	Sale	10/01/2008	06:22	41*****1186	K		M	150.00		
002	Admin	Settled	Credit Card	Sale	10/01/2008	06:20	43*****1129	K		M	216.67		
001	Admin	Settled	Credit Card	Sale	10/01/2008	06:19	42*****1188	K		M	400.00		
												Cancel	
												Transaction Count: 12 Net Amount: \$ 3638.59	
												Display: 25	

The **Settled Batches Main Response** screen displays the details of the transaction.

Settled Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail

Authorization Results

User:	jwilliams
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4C15-D4505C87-3CAC-0F41-ED34-8405C774AC53
Date / Time:	10/21/2011 10:21:23 AM
Response:	AA
Message:	APPROVAL
Approval Code:	CMC685
AVS Response:	
CVV2 Response:	M
Account Balance:	1.00
Record Number:	072
Signature Present:	Yes

Reprint

Add to Recurring

View Receipt

Generate Refund

Cancel

NOTES:

- You can use the **View Receipt** button to view receipts (refer to the View Credit Card Transaction Receipts section).
- For transactions that have signature images associated with them, the system displays the text **YES** in the **Signature Present** field; a blank/space displays for transactions where a signature applies but the transaction does not have one associated with it.

To Search for Settled Batches Transactions

You can locate specific information in previously settled batches.

1. Select **Settled Batches**.
2. Select the option (**Main** or **Gift Card**), depending on your desired function.
3. If you select **Main** for example, the **Settled Activity** screen appears. Click **Search**.

Settled Activity

Select the batch to review

Settled Batch Activity

Download | Reports | Search

• 13 items

Batch#	Batch Response	Settled Date	Net Count	Net Amount	Number Purchase/Forces	Number Returns	Number Voids
001	GB TEST DROPPED	2011-10-17 11:50:51	1	2.00	1	0	0
012	GBOK 01210011711	2008-10-01 17:11:10	2	200.00	2	0	0
011	GBOK 01109151337	2008-09-15 13:37:16	4	470.00	4	0	0
010	GBOK 01009022046	2008-09-02 20:46:15	3	350.00	3	0	0
009	GBOK 00908151801	2008-08-15 18:01:18	5	695.00	5	0	0
008	GBOK 00808020720	2008-08-02 07:20:37	2	250.00	2	0	0
007	GBOK 00707151109	2008-07-15 15:11:09	1	5.00	1	0	0

The **Transaction Search** screen appears.

Transaction Search

Enter the transaction search criteria.

Note that all fields with an asterisk (*) are required.

Search Criteria	
Date From(MM/DD/YYYY format)	09/25/2011 *
Date To(MM/DD/YYYY format)	10/25/2011 *
Account Number	
Expiration Date (MMYY)	
Amount	equal to
Payment Type	All
Transaction Type	All
User ID	
Transaction ID	
First Name	
Last Name	
Invoice Number	
Customer Code	
<input type="button" value="Search"/> <input type="button" value="Reset"/> <input type="button" value="Cancel"/>	

4. Enter the transaction values to search for specific transactions.
5. Click **Search** or **Reset** to clear the values on the **Transaction Search** screen.


The search results display in the **Settled Activity** screen.

NOTES:

- Click **Reset** to clear the values or **Cancel** to abandon your search activities and return to the **Settled Activity** screen.
- You can retrieve only three months of data at a time. An error message displays if you request more than three months of data.

To Sort Settled Batches Transactions

The previously settled batches page is sorted in descending order of Batch# by default. You can click any column header to change the sort order of the page.

Click the  (up down arrows) in the column you want to sort by as shown below.

Settled Activity

Select the batch to review


GB TEST DROPPED												Download Reports Search Filter: All
• 4 items												
Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount	
004	503525	Settled	Electronic Check	Conversiononly	10/17/2011	11:35	T1*****8900	S			1.00	
003	503525	Settled	Cash Benefit	Purchase	10/17/2011	11:35	50*****3003	K			2.00	
002	503525	Settled	Food Stamp	Purchase	10/17/2011	11:35	50*****3003	S			1.00	
001	503525	Settled	Debit Card	Purchase	10/17/2011	11:34	50*****3003	S			2.00	
<div>Cancel</div> <div>Transaction Count: 4 Net Amount: \$ 6.00 Display: 25</div>												

The system sorts the list of transactions based on your selection.

Settled Activity

Select the batch to review

GB TEST DROPPED												Download Reports Search Filter: All
• 4 items												
Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount	
001	503525	Settled	Debit Card	Purchase	10/17/2011	11:34	50*****3003	S			2.00	
002	503525	Settled	Food Stamp	Purchase	10/17/2011	11:35	50*****3003	S			1.00	
003	503525	Settled	Cash Benefit	Purchase	10/17/2011	11:35	50*****3003	K			2.00	
004	503525	Settled	Electronic Check	Conversiononly	10/17/2011	11:35	T1*****8900	S			1.00	
<div>Cancel</div> <div>Transaction Count: 4 Net Amount: \$ 6.00 Display: 25</div>												

NOTE: When you click the  up down arrows, the values in the column are sorted in ascending order. If you click it again, the values will be sorted in descending order.

To Download Settled Batch Files

To download the entire contents of the currently selected batch:

1. Select **Settled Batches**.
2. Select the option (**Main** or **Gift Card**), depending on your desired function.
3. If you select **Main** for example, the **Settled Activity** screen appears.
4. Once you have the correct information you want to download, select **Download**.

Settled Activity

Select the batch to review

GB TEST DROPPED **Download** | Reports | Search | Filter: All

• 4 items

Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CW2 Code	Total Amount
004	503525	Settled	Electronic Check	Conversiononly	10/17/2011	11:35	T1*****8900	S			1.00
003	503525	Settled	Cash Benefit	Purchase	10/17/2011	11:35	50*****3003	K			2.00
002	503525	Settled	Food Stamp	Purchase	10/17/2011	11:35	50*****3003	S			1.00
001	503525	Settled	Debit Card	Purchase	10/17/2011	11:34	50*****3003	S			2.00

Cancel

Transaction Count: 4 Net Amount: \$ 6.00 Display: 25

The **Download** screen appears.

Download

Select the desired download format.
The Report will only allow 3 months of data to be pulled at a time.
Note that all fields with an asterisk (*) are required.

Settle Batch

Batch #: 27234026
Settlement Response: GB TEST DROPPED

Date From(MM/DD/YYYY format) 09/17/2011 *

Date To(MM/DD/YYYY format) 10/17/2011 *

Sort On: UserId

Specify the download text file type: Comma-Delimited

Include text qualifier (double quote - "): ☐

Download File

NOTE: If you go down to a specific batch that is older than the current date, the default **Date From** and **Date To** fields will be defaulted to the settled batch date selected and previous month's date with a 30-day date range.

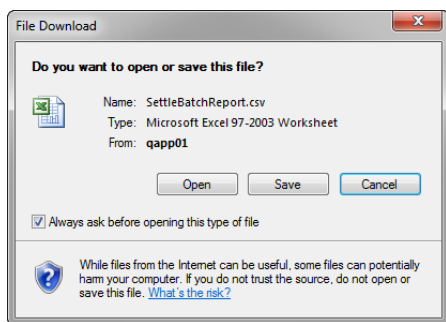
5. In the **Sort On** drop-down list, select one of the following options to specify the field the data will be sorted by in the download:
 - User Id
 - Transaction Type
 - Card Desc
 - Amount
 - Transaction Date and Time
 - Card Data
 - Invoice Number
6. In the **Specify the download text file type** drop-down list, select the file type for the batch download from the following options:
 - Comma-Delimited
 - Tab-Delimited
 - XML

7. Select the **Include text qualifier** check box to add quotation marks around the downloaded fields.

NOTE: This option is available when **Comma-Delimited** or **Tab-Delimited** are selected as the file type.

8. Click **Download File**.

The **File Download** prompt displays to confirm if you want to open or save the file download.



9. If you click **Save**, specify the **Location** and **File Name** in the **Save As** window that displays.
10. If you click **Open**, the downloaded information displays in a new browser window.

NOTE: For **Credit Card Sales**, **Force**, **Auth Only**, **Return** and **E-Check** settled transactions, downloads include a **Signature Indicator** field to identify transactions with signature attached.

To Generate Settled Batches Reports

The **Reports** link allows you to use settled batch data to generate reports. Once you have the correct information in the table, click the **Reports** link.

1. Select **Settled Batches**.
2. Select the option (**Main** or **Gift Card**), depending on your desired function.

If you select **Gift Card** for example, the **Settled Gift Card Activity** screen displays all current transactions that fall in the **Gift Card** category that have not been submitted for settlement.

3. Once you have the correct information in the table, select **Reports**.

Settled Gift Card Activity

Select the Gift Card batch to review.

Settled Gift Card Activity										Download	Reports	Search
+ 2 items												
Batch#	Batch Response	Settled Date	Net Count	Net Amount	Number Redemptions	Number Credits	Number Activations	Number Reloads	Number Card Refunds			
27234094	EGC BATCH SETTLED	2011-10-25 03:00:21	1	1.00	1	0	0	0	0			
27234025	EGC BATCH SETTLED	2011-10-17 11:36:38	1	1.00	1	0	0	0	0			
Batch Count: 2 Net Amount: \$2.00										Display:	25	

The **Reporting** screen appears.

Reporting

Enter the desired reporting criteria.
The Report will only allow 3 months of data to be pulled at a time.

Note that all fields with an asterisk (*) are required.

Reporting Options	
Search Criteria	
Date From(MM/DD/YYYY format)	09/25/2011 *
Date To(MM/DD/YYYY format)	10/25/2011 *
Sort On:	UserId
Report Type:	Detail
View As:	Browser
<input type="button" value="Generate Report"/> <input type="button" value="Reset"/>	

4. Enter **Date From (MM/DD/YYYY format)** or click Calendar icon and select.
5. Enter **Date To (MM/DD/YYYY format)** or click Calendar icon and select
6. In the **Sort On** drop-down list, select one of the following options to specify the field the data will be sorted by:
 - User Id
 - Transaction Type
 - Card Desc
 - Amount
 - Transaction Date and Time
 - Card Data
 - Invoice Number
7. In the **Report Type** drop-down list, select one of the following options:
 - Detail
 - Detail w/Subtotals
 - Summary
8. Select **Browser** or **CSV** from the **View As** drop-down list.
9. Click **Generate Report**.

The report generates.

Gift Card Batch for RETAIL MERCHANT: Detail report sorted by User ID												
Profile Name	User ID	Batch Response	Batch Number	Transaction	Tran Type	Tran Date	Tran Time	Settle Date	Settle Time	Account Data	Card Type	
RETAIL MERCHANT	503525	EGC BATCH SETTLED	1	AA4844B-99C70EDC-8E57-542F-D4FF-5C3458054B0A	Redemption	10/17/2011	11:36	10/17/2011	11:36	50*****3003	Gift Card	
RETAIL MERCHANT	503525	EGC BATCH SETTLED	2	AA484C3-50693835-0A90-F044-416A-EEEAE66BA37A0	Redemption	10/24/2011	15:53	10/25/2011	03:00	50*****3003	Gift Card	
Overall Totals		Count= 2	Amount= \$2.00									

NOTE: For **Credit Card Sales, Force, Auth Only, Return** and **E-Check** settled transactions, the **Detail** and **Detail with Subtotals** reports include a **Signature Indicator** field to identify transactions with signature attached.

To View Settled Batches Transaction Receipts

You can view receipts for all types of transaction that have receipts.

1. Under **Settled Batches**, select **Main**, the **Settled Activity** screen displays all transactions that fall in the **Main** category that have been submitted for settlement.
2. To view transactions for a particular date, select the **Settled Date** field for the batch you want to view.

Settled Activity

Select the batch to review

Settled Batch Activity								Download	Reports	Search
• 1 to 25 of 47								1 2		
Batch#	Batch Response	Settled Date	Net Count	Net Amount	Number Purchase/Forces	Number Returns	Number Voids			
002	GB TEST DROPPED	2011-10-24 14:00:43	2	5.00	1	1	0			
001	GB TEST DROPPED	2011-10-17 11:44:40	2	3.00	2	0	0			
045	GBOK 04510011736	2008-10-01 17:36:33	12	3638.59	12	0	0			
044	GBOK 04410010027	2008-10-01 00:28:11	1	175.00	1	0	0			
043	GBOK 04309172108	2008-09-17 21:08:14	2	574.16	2	0	0			

The **Settled Activity** screen displays all transactions in the batch for that date.

3. To view the receipt for a particular transaction, select the **Card Data** field for that transaction.

Settled Activity

Select the batch to review

GBOK 04510011736												Download	Reports	Search	Filter: All
• 12 items															
Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CW2 Code	Total Amount				
012	Admin	Settled	Credit Card	Sale	10/01/2008	17:31	48*****1122	K		M	240.00				
011	Admin	Settled	Credit Card	Sale	10/01/2008	17:25	48*****1116	K		M	520.00				
010	Admin	Settled	Credit Card	Sale	10/01/2008	17:24	47*****1133	K		M	346.66				
009	Admin	Settled	Credit Card	Sale	10/01/2008	17:23	43*****1108	K		M	330.00				
008	Admin	Settled	Credit Card	Sale	10/01/2008	17:23	47*****1137	K		M	360.00				

The **Settled Batches Main Response** screen displays.

Settled Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	jwilliams
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4C15-D4505C87-3CAC-0F41-ED34-8405C774AC53
Date / Time:	10/21/2011 10:21:23 AM
Response:	AA
Message:	APPROVAL
Approval Code:	CMC685
AVS Response:	
CVV2 Response:	M
Account Balance:	1.00
Record Number:	072
Signature Present:	Yes

- Click **View Receipt**.

NOTES:

For transactions that do not have signature images associated with them:

The receipt displays with a blank **cardholder's signature** line as follows.

The screenshot shows a receipt window titled "http://kqvm2app01:9082/VirtualMerc...". The receipt contains the following information:

EGC Test Merchant QA
0017340000200100051010

Date: 10/08/2010 11:13:55 AM

CREDIT CARD SALE

CARD NUMBER: *****1003 S
TRAN AMOUNT: \$1.00
APPROVAL CD: 000
RECORD #: 000
CLEAN ID: 000004

X _____
TEST CARD ELAVUM

I AGREE TO PAY THE ABOVE TOTAL AMOUNT
ACCORDING TO THE CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT VOUCHER)

Merchant Copy

EGC Test Merchant QA
0017340000200100051010

Date: 10/08/2010 11:13:55 AM

CREDIT CARD SALE

CARD NUMBER: *****1003 S
TRAN AMOUNT: \$1.00
RECORD #: 000
CLEAN ID: 000004

Customer Copy

For transactions that have signature images associated with them:

- For Credit Card Sales, Force, Auth Only, and Return transactions, and terminals set up with a signature capture device, the system displays the **Signature Present** field.

Settled Batches Main Response

This is the authorization response information. Note that all fields with an asterisk (*) are required.

Transaction Detail	
Authorization Results	
User:	jwilliams
Payment Type:	CREDITCARD
Transaction Type:	SALE
Transaction ID:	AA4C15-D4505C87-3CAC-0F41-ED34-8405C774AC53
Date / Time:	10/21/2011 10:21:23 AM
Response:	AA
Message:	APPROVAL
Approval Code:	CMC685
AVS Response:	
CVV2 Response:	M
Account Balance:	1.00
Record Number:	072
Signature Present:	Yes

- For transactions that have signature images associated with them, the sytem displays the text **YES** in the **Signature Present** field; a blank/space displays for transactions where a signature applies but the transaction does not have one associated with it.

- For receipts that have a signature image associated with it, the system displays the signature image at the bottom instead of the **cardholder's signature** line.

Speedy Retail
0010548510000000724904

Date: 09/26/2011 01:38:09 PM

CREDIT CARD SALE
R-E-P-R-I-N-T

CARD NUMBER: *****4797 K
TRAN AMOUNT: \$2.00
APPROVAL CD:
RECORD #: 001
CLERK ID: jwil

John Hancock

(CARDHOLDER'S SIGNATURE)

I AGREE TO PAY THE ABOVE TOTAL AMOUNT
ACCORDING TO THE CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT VOUCHER)

Merchant Copy

Speedy Retail
0010548510000000724904

Date: 09/26/2011 01:38:09 PM

CREDIT CARD SALE
R-E-P-R-I-N-T

CARD NUMBER: *****4797 K
TRAN AMOUNT: \$2.00
RECORD #: 001
CLERK ID: jwil

Customer Copy

- You can save the file to your local or a network drive (this allows the receipt to be uploaded or used by other applications).

CHAPTER 9. Response Codes

This section describes the responses that can be returned by the VirtualMerchant application. The Authorization Response Codes, AVS Response Codes, and CVV2 Response Codes are values that might be returned during a transaction authorization.

Authorization Response Code

This table provides a list of the values that might be returned during an authorization request.

Authorization Response Codes		
Code	Message	Definition
AA	APPROVAL	Approved
AA	APPROVAL PARTIAL	Approved for a Partial Amount
N7	DECLINE CVV2	Do Not Honor
N7	DECLINE CVV2	Declined due to CVV2 mismatch \ failure
NC	PICK UP CARD	Pick up card
ND	AMOUNT ERROR	Tran Amount Error
ND	AMT OVER SVC LMT	Amount is more than established service limit
ND	APPL TYPE ERROR	Call for Assistance
ND	CANNOT CONVERT	Check is ok, but cannot be converted. Do Not Honor
ND	DECLINED	Do Not Honor
ND	DECLINED T4	Do Not Honor. Failed negative check, unpaid items
ND	DECLINED-HELP 9999	System Error
ND	DUP CHECK NBR	Duplicate Check Number
ND	EXPIRED CARD	Expired Card
ND	INCORRECT PIN	Invalid PIN
ND	INVALID CARD	Invalid Card
ND	INVALID CAVV	Invalid Cardholder Authentication Verification Value
ND	INVALID TERM ID	Invalid Terminal ID

Authorization Response Codes		
Code	Message	Definition
ND	INVLD R/T NBR	Invalid Routing/Transit Number
ND	INVLD TERM ID 1	Invalid Merchant Number
ND	INVLD TERM ID 2	Invalid SE Number
ND	INVLD VOID DATA	Invalid Data Submitted for Void Transaction
ND	MAX MONTHLY VOL	The maximum monthly volume has been reached
ND	MICR ERROR	MICR Read Error
ND	MUST SETTLE MMDD	Must settle, open batch is over 7 days old Note: Batch will be Auto Settled after 10 days
ND	NETWORK ERROR	General System Error
ND	PLEASE RETRY	Please Retry/ Reenter Transaction
ND	RECORD NOT FOUND	Record not on the network
ND	REQ. EXCEEDS BAL.	Req. exceeds balance
ND	SEQ ERR PLS CALL	Call for Assistance
ND	SERV NOT ALLOWED	Invalid request
ND	TOO MANY CHECKS	Too Many Checks (Over Limit)
NR	CALL AUTH. CENTER	Refer to Issuer

Electronic Gift Card (EGC) Response Codes

This table provides a list of the values that might be returned during an EGC authorization request.

Authorization Response Codes		
Code	Message	Definition
AA	APPROVAL	Approved
ND	SERV NOT ALLOWED	Invalid request
ND	INVLD TERM ID 1	Invalid Merchant Number
ND	SEQ ERR PLS CALL	Call for Assistance
ND	APPL TYPE ERROR	Call for Assistance
01	DECLINED-HELP 9999	Host Busy
02	INVALID CARD	Invalid Card
03	INVALID TERM ID	Invalid Terminal ID
04	AMOUNT ERROR	Tran Amount Error
05	ALREADY ACTIVE	Card already active
06	REQ. EXCEEDS BAL.	Request exceeds balance
07	MAX REACHED	Cannot load the amount specified
08	NON RELOADABLE	The card cannot be reloaded
09	TRAN NOT ALLOWED	Transaction type not allowed
10	INVLD TRAN TYPE	Transaction type not on server
11	EXPIRED CARD	Expired card or bad expiration date
12	CARD NOT ACTIVE	The Gift Card is not activated
13	DUPLICATE TRAN	Duplicate transaction
14	SEQ ERR PLS CALL	Call for Assistance
15	SEQ ERR PLS CALL	Sequence does not match previous response
16	INVALID BATCH ID	Batch ID is not on the server
17	INVALID TENDER	Tender types is not on the server
99	DECLINED-HELP 9999	General System Error

AVS Response Codes

An **AVS Response Code** will be returned in the Authorization Response Message when AVS information is present in the transaction authorization request.

AVS Response Codes	
Code	Definition
A	Address matches - Zip Code does not match.
B	Street address match, Postal code in wrong format. (International issuer)
C	Street address and postal code in wrong formats
D	Street address and postal code match (international issuer)
E	AVS Error
F	Address does compare and five-digit ZIP code does compare (UK only).
G	Service not supported by non-US issuer
I	Address information not verified by international issuer.
M	Street Address and Postal code match (international issuer)
N	No Match on Address (Street) or Zip
O	No Response sent
P	Postal codes match, Street address not verified due to incompatible formats.
R	Retry, System unavailable or Timed out
S	Service not supported by issuer
U	Address information is unavailable
W	9-digit Zip matches, Address (Street) does not match.
X	Exact AVS Match
Y	Address (Street) and 5-digit Zip match.
Z	5-digit Zip matches, Address (Street) does not match.

CVV2 Response Codes

The **CVV2 Response Codes** are returned in the Authorization Response Message when the CVV2 data is present in the transaction authorization request.

CVV2 Response Codes	
Code	Definition
M	CVV2 Match
N	CVV2 No match
P	Not Processed
S	Issuer indicates that CVV2 data should be present on the card, but the merchant has indicated that the CVV2 data is not present on the card
U	Issuer has not certified for CVV2 or Issuer has not provided Visa with the CVV2 encryption Keys.

Settlement Response Codes

The Settlement Response Code is returned when a settlement is preformed, either manually, or through the Auto Settlement process.

Settlement Response Codes	
Response	Description
GBOK BBBMMDDHHMM	GB = good batch, settlement received OK BBB = batch number 001 through 999 MMDD = month and day of settlement HHMM = Time of settlement
INVALID TERM ID	Terminal ID is not on file with the network
INVLD CARD 9999	Card type, specified by item number, not authorized for settlement
INVLD DATA 9999	Invalid transaction amount
PLEASE RETRY 9999	System failure - please attempt again
RB INV ACCT 9999	Record specified by item number is invalid
RBOUT OF BALANCE	Item and dollar totals do not match the settlement trailer record totals
RB INVLD AMT 9999	Invalid transaction amount
SERV NOT ALLOWED	Merchant not set up for settlement processing
UNREC CARD 9999	Card type, specified by item number, is not recognized

CHAPTER 10. Batch Import File Layout

VirtualMerchant allows you to import batch files of credit card transactions or Recurring/Installment transactions.

Credit Card Batch Processing

Overview

This format is used to batch import credit card transactions into VirtualMerchant. The imported file can be in comma-delimited or XML format.

Comma delimited import files:

- Text files with csv extension.
- Comma-delimited file will contain a header.
- Order of the values provided must follow the fields as described in the header
- Fields and corresponding values must be enclosed within double quotes. Each field value is separated by a comma.
- Order of values must match order of headers.

XML import files:

- Text file with xml extension.
- The order of the tags in the xml format is not important.
- The transaction records must be encapsulated in a <txnimport> element.

Input or Request File Format

Field Name/ XML	Required	Length	Description
ssl_card_number	Y	19	Credit card number
ssl_exp_date	Y	4	In MMY format
ssl_amount	Y	13	Must be in decimal format. No dollar sign.
ssl_transaction_type	Y	20	ccsale (Sale) ccauthonly (AUTH Only) ccavsonly (AVS Only) cccredit (Credit) ccforce (Force)
ssl_customer_code	C	17	Customer code for purchasing card transactions
ssl_salestax	C	10	Sales tax for purchasing card transactions
ssl_invoice_number	N	25	Invoice number for MO/TO transactions
ssl_approval_code	N	6	Required for Force transactions
ssl_description	N	255	Transaction description
ssl_company	N	50	Customer's company name
ssl_first_name	N	20	Customer's first name
ssl_last_name	N	30	Customer's last name
ssl_avs_address	N	30	Cardholder's street address
ssl_address2	N	30	Customer's address line 2
ssl_city	N	30	Customer's city
ssl_state	N	30	Customer's state
ssl_avs_zip	N	9	Customer's zip code used to process AVS
ssl_country	N	50	Customer's country
ssl_phone	N	20	Customer's phone number
ssl_email	N	100	Customer's email address
ssl_ship_to_company	N	50	Ship to company name
ssl_ship_to_first_name	N	20	Ship to first name
ssl_ship_to_last_name	N	30	Ship to last name
ssl_ship_to_address1	N	30	Ship to address line 1

Field Name/ XML	Required	Length	Description
ssl_ship_to_address2	N	30	Ship to address line 2
ssl_ship_to_city	N	30	Ship to city
ssl_ship_to_state	N	30	Ship to state
ssl_ship_to_zip	N	10	Ship to zip code
ssl_ship_to_country	N	50	Ship to country
ssl_ship_to_phone	N	20	Ship to phone number
User Defined Field	N		<p>User defined; User should be able to pass up to 25 user defined fields. The value passed in the file should match the field name specified in the Terminal Setup / Merchant / Payment Fields / Add New Field</p> <p>User Defined Field 1</p> <p>User Defined Field 2</p> <p>User Defined Field 3</p> <p>User Defined Field 4</p> <p>User Defined Field 5</p> <p>User Defined Field 6</p> <p>User Defined Field 7</p> <p>User Defined Field 8</p> <p>User Defined Field 9</p> <p>User Defined Field 10</p> <p>User Defined Field 11</p> <p>User Defined Field 12</p> <p>User Defined Field 13</p> <p>User Defined Field 14</p> <p>User Defined Field 15</p> <p>User Defined Field 16</p> <p>User Defined Field 17</p> <p>User Defined Field 18</p> <p>User Defined Field 19</p> <p>User Defined Field 20</p> <p>User Defined Field 21</p> <p>User Defined Field 22</p> <p>User Defined Field 23</p> <p>User Defined Field 24</p> <p>User Defined Field 25</p>

Input or Request File Examples

Example Comma-delimited

```
"ssl_card_number","ssl_exp_date","ssl_amount","ssl_transaction_type","ssl_customer_code","ssl_salestax",
"ssl_invoice_number","ssl_approval_code","ssl_description","ssl_company","ssl_first_name","ssl_last_name",
"ssl_avs_address","ssl_address2","ssl_city","ssl_state","ssl_avs_zip","ssl_country","ssl_phone","ssl_email",
"ssl_ship_to_company","ssl_ship_to_first_name","ssl_ship_to_last_name","ssl_ship_to_address1","ssl_ship_
_to_address2","ssl_ship_to_city","ssl_ship_to_state","ssl_ship_to_zip","ssl_ship_to_country","ssl_ship_to_p
hone","My Custom field"
```

```
"4111111111111111","1212","2.00","ccsale","CC1234","1.00","INV1234","","Test Sale","ABC
Company","John","Doe","1234 Main Street","Suite 100","Atlanta","GA","30328","USA","999-999-
9999","test@test.com","ABC Ship Company","Jane","Doe","1234 Secondary Street","Suite
A","Atlanta","GA","30123","USA","111-111-1111","Custom Data1"
```

```
"4111111111111111","1112","3.00","ccccredit","CC1234","2.00","INV1235","","Test Credit","ABC
Company","John","Doe","1234 Main Street","Suite 100","Atlanta","GA","30328","USA","999-999-
9999","test@test.com","ABC Ship Company","Jane","Doe","1234 Secondary Street","Suite
A","Atlanta","GA","30123","USA","111-111-1111","Custom Data1"
```

```
"4111111111111111","1012","4.00","ccaauthonly","CC1234","1.00","INV1236","","Test Auth","ABC
Company","John","Doe","1234 Main Street","Suite 100","Atlanta","GA","30328","USA","999-999-
9999","test@test.com","ABC Ship Company","Jane","Doe","1234 Secondary Street","Suite
A","Atlanta","GA","30123","USA","111-111-1111","Custom Data1"
```

```
"4111111111111111","0515","10.00","ccforce","","0.00","FORC12345","55555","This is a force","ABC
Company","John","Doe","1234 Main Street","Suite
100","Atlanta","GA","30328","USA","","test@test.com","","","","","","","","","Custom Data1"
```

Example XML file

```

<txnimport>
  <txn>
    <ssl_card_number>4111111111111111</ssl_card_number>
    <ssl_exp_date>1212</ssl_exp_date>
    <ssl_amount>2.00</ssl_amount>
    <ssl_transaction_type>ccsale</ssl_transaction_type>
    <ssl_customer_code>CC1234</ssl_customer_code>
    <ssl_salestax>0.50</ssl_salestax>
    <ssl_invoice_number>1234</ssl_invoice_number>
    <ssl_description>TEST SALE</ssl_description>
    <ssl_company>MyCompany</ssl_company>
    <ssl_first_name>John</ssl_first_name>
    <ssl_last_name>Doe</ssl_last_name>
    <ssl_avs_address>123 Main</ssl_avs_address>
    <ssl_city>Atlanta</ssl_city>
    <ssl_state>GA</ssl_state>
    <ssl_avs_zip>30123</ssl_avs_zip>
    <ssl_country>USA</ssl_country>
    <ssl_ship_to_zip>30123</ssl_ship_to_zip>
  </txn>

  <txn>
    <ssl_card_number>4111111111111111</ssl_card_number>
    <ssl_exp_date>1213</ssl_exp_date>
    <ssl_amount>5.00</ssl_amount>
    <ssl_transaction_type>ccforce</ssl_transaction_type>
    <ssl_customer_code> FF1234</ssl_customer_code>
    <ssl_salestax>0.50</ssl_salestax>
    <ssl_invoice_number>1234</ssl_invoice_number>
    <ssl_approval_code>555555</ssl_approval_code>
    <ssl_description>TEST FORCE</ssl_description>
    <ssl_first_name>John</ssl_first_name>
    <ssl_last_name>Doe</ssl_last_name>
    <ssl_avs_address>123 Main</ssl_avs_address>
    <ssl_city>Atlanta</ssl_city>
    <ssl_state>GA</ssl_state>
    <ssl_avs_zip>30123</ssl_avs_zip>
    <ssl_country>USA</ssl_country>
    <ssl_ship_to_city>Atlanta</ssl_ship_to_city>
    <ssl_ship_to_state>GA</ssl_ship_to_state>
    <ssl_ship_to_zip>30123</ssl_ship_to_zip>
  </txn>
</txnimport>

```

Output or Response File Format

Credit card transactions authorized through the batch import process can be reviewed for responses and downloaded from the User Interface under Current Batches/ Imported Batches only. An example is provided in XML and CSV.

The fields are as follows:

Field Name	Description
Item	Item number
Tran Type	Transaction type: Sale, Force, Refund, etc.
Tran Date	Transaction date
Tran Time	Transaction time
Account Data	Credit card number (masked)
Expiration Date	Expiration date
AVS Code	Address verification response
Amount	Transaction amount
Result	Transaction result message: APPROVAL, DECLINE, ERROR
Auth Message	Transaction Auth message; APPROVAL if approved; Reason for decline if declined transaction; Error description for ERROR transaction (Example: Invalid Amount) or Business rule triggered for DECLINE transaction (Duplicate, CVV MISMATCH, AVS MISMATCH)
Approval Code	Return code generated by credit a card processor
Error Code	Transaction error code
Transaction ID	Unique transaction identifier
Customer Code	Customer code for purchasing card transactions
Sales Tax	Sales tax for purchasing card transactions
Invoice Number	Invoice number
Card Description	Card description type for example MC
Description	Transaction description
First Name	Customer's first name
Last Name	Customer's last name
Address1	Cardholder's street address
Address2	Customer's address line 2
City	Customer's city

Field Name	Description
State/Province	Customer's state
Postal Code	Customer's zip code
Phone	Customer's zip code used to process AVS phone
Email address	Customer's email
Country	Customer's country code
Billing Company	Customer's billing company
Ship to First Name	Ship to first name
Ship to Last Name	Ship to last name
Ship to Address1	Ship to address line 1
Ship to Address2	Ship to address line 2
Ship to City	Ship to city
Ship to State/Province	Ship to state
Ship Postal Code	Ship to zip code
Ship to Phone	Ship to phone
Ship to Country	Ship to country
Ship to Company	Ship to company
UserDefinedField1	User defined field
UserDefinedField2	User defined field
UserDefinedField3	User defined field
UserDefinedField4	User defined field
UserDefinedField5	User defined field
UserDefinedField6	User defined field
UserDefinedField7	User defined field
UserDefinedField8	User defined field
UserDefinedField9	User defined field
UserDefinedField10	User defined field
UserDefinedField11	User defined field
UserDefinedField12	User defined field
UserDefinedField13	User defined field

Field Name	Description
UserDefinedField14	User defined field
UserDefinedField15	User defined field
UserDefinedField16	User defined field
UserDefinedField17	User defined field
UserDefinedField18	User defined field
UserDefinedField19	User defined field
UserDefinedField20	User defined field
UserDefinedField21	User defined field
UserDefinedField22	User defined field
UserDefinedField23	User defined field
UserDefinedField24	User defined field
UserDefinedField25	User defined field

Recurring and Installment Batch Processing

Overview

This format is used to batch import installment and recurring card transactions into VirtualMerchant. The imported file can be in comma-delimited format or XML format.

Comma-delimited import files:

- Text files with csv extension
- Comma delimited file will contain a header
- Order of the values provided must follow the fields as described in the header
- Fields and corresponding values must be enclosed within double quotes
- Every field value is separated by comma
- Order of values must match order of headers

XML import files:

- Text file with xml extension
- The order of the tags in the xml format is not important
- The transaction records must be encapsulated in a <txnrecimport> element

Input or Request of Recurring File Format

Field Name/ XML	Required	Length	Description
ssl_card_number	Y	19	Credit card number
ssl_exp_date	Y	4	In MMY format
ssl_amount	Y	13	Must be in 1.00 format. No dollar sign
ssl_transaction_type	Y	20	ccaddrecurring ccaddinstall
ssl_customer_code	N	17	Customer code
ssl_salestax	N	10	Sales tax
ssl_invoice_number	N	25	Invoice number
ssl_description	N	255	Transaction description
ssl_billing_cycle	Y	20	Billing cycle; Valid values, all caps and no hyphens: <ul style="list-style-type: none"> - DAILY - WEEKLY - BIWEEKLY - SEMIMONTHLY - MONTHLY - BIMONTHLY - QUARTERLY - SEMESTER - SEMIANNUALLY - ANNUALLY - SUSPENDED
ssl_next_payment_date	Y	10	Next payment date format MM/DD/YYYY
ssl_skip_payment	N	1	Skip payment field; Default = N
ssl_total_installments	C	4	Conditional; Numeric; Number of payments; To be passed only for ccaddinstall
ssl_end_of_month	C	1	End of month indicator Valid values Y or N
ssl_bill_on_half	C	1	Valid values are 1 or 2
ssl_company	N	50	Customer's company name
ssl_first_name	N	20	Customer's first name
ssl_last_name	N	30	Customer's last name
ssl_avs_address	N	30	Cardholder's street address

Field Name/ XML	Required	Length	Description
ssl_address2	N	30	Customer's address line 2
ssl_city	N	30	Customer's city
ssl_state	N	30	Customer's state
ssl_avs_zip	N	9	Customer's zip code used to process AVS
ssl_country	N	50	Customer's country
ssl_phone	N	20	Customer's phone number
ssl_email	N	100	Customer's email address
ssl_ship_to_company	N	50	Ship to company name
ssl_ship_to_first_name	N	20	Ship to first name
ssl_ship_to_last_name	N	30	Ship to last name
ssl_ship_to_address1	N	30	Ship to address line 1
ssl_ship_to_address2	N	30	Ship to address line 2
ssl_ship_to_city	N	30	Ship to city
ssl_ship_to_state	N	30	Ship to state
ssl_ship_to_zip	N	10	Ship to zip code
ssl_ship_to_country	N	50	Ship to country
ssl_ship_to_phone	N	20	Ship to phone number
User Defined Field	N		<p>User defined; User should be able to pass up to 25 user defined fields. The value passed in the file should match the field name specified in the Terminal Setup / Merchant / Payment Fields / Add New Field</p> <p>User Defined Field 1</p> <p>User Defined Field 2</p> <p>User Defined Field 3</p> <p>User Defined Field 4</p> <p>User Defined Field 5</p> <p>User Defined Field 6</p> <p>User Defined Field 7</p> <p>User Defined Field 8</p> <p>User Defined Field 9</p> <p>User Defined Field 10</p> <p>User Defined Field 11</p>

Field Name/ XML	Required	Length	Description
			User Defined Field 12
			User Defined Field 13
			User Defined Field 14
			User Defined Field 15
			User Defined Field 16
			User Defined Field 17
			User Defined Field 18
			User Defined Field 19
			User Defined Field 20
			User Defined Field 21
			User Defined Field 22
			User Defined Field 23
			User Defined Field 24
			User Defined Field 25

Input or Request of Recurring File Examples

Example Comma-delimited Recurring file

"ssl_card_number","ssl_exp_date","ssl_amount","ssl_transaction_type","ssl_customer_code","ssl_salestax",
 "ssl_invoice_number","ssl_description","ssl_billing_cycle","ssl_next_payment_date","ssl_skip_payment","ssl
 _total_installments","ssl_end_of_month","ssl_bill_on_half","ssl_company","ssl_first_name","ssl_last_name",
 ssl_avs_address","ssl_address2","ssl_city","ssl_state","ssl_avs_zip","ssl_country","ssl_phone","ssl_email",
 "ssl_ship_to_company","ssl_ship_to_first_name","ssl_ship_to_last_name","ssl_ship_to_address1","ssl_ship_t
 o_address2","ssl_ship_to_city","ssl_ship_to_state","ssl_ship_to_zip","ssl_ship_to_country","ssl_ship_to_ph
 one","My Custom field"

"4111111111111111","1212","21.00","ccaddrecurring","CC1234","","INV1234","Recurring every
 month","MONTHLY","05/30/2012","N","","Y","","ABC Company","John","Doe","1234 Main Street","Suite
 100","Atlanta","GA","30328","USA","999-999-9999","test@test.com","ABC Ship
 Company","Jane","Doe","1234 Secondary Street","Suite A","Atlanta","GA","30123","USA","111-111-
 1111","Custom Data1"

"4111111111111111","1112","30.00","ccaddrecurring","CC1234","","INV1235","Recurring every two
 weeks","SEMIMONTHLY","05/15/2012","N","","1","ABC Company","John","Doe","1234 Main Street","Suite
 100","Atlanta","GA","30328","USA","999-999-9999","test@test.com","ABC Ship
 Company","Jane","Doe","1234 Secondary Street","Suite A","Atlanta","GA","30123","USA","111-111-
 1111","Custom Data1"

"4111111111111111","1012","40.00","ccaddrecurring","CC1234","1.00","INV1236","Weekly
 recurring","WEEKLY","05/20/2012","N","","","ABC Company","John","Doe","1234 Main Street","Suite
 100","Atlanta","GA","30328","USA","999-999-9999","test@test.com","ABC Ship
 Company","Jane","Doe","1234 Secondary Street","Suite A","Atlanta","GA","30123","USA","111-111-
 1111","Custom Data1"

"41111111111111111111","0515","10.00","ccaddinstall","","0.00","INV12345","Install two months","BIMONTHLY","05/25/2012","Y","12","","","ABC Company","John","Doe","1234 Main Street","Suite 100","Atlanta","GA","30328","USA","","","test@test.com","","","","","","","","","Custom Data1"

Example XML Recurring file

```
<txnrecimport>
  <txn>
    <ssl_card_number>4111111111111111</ssl_card_number>
    <ssl_exp_date>1212</ssl_exp_date>
    <ssl_amount>2.00</ssl_amount>
    <ssl_transaction_type>CCADDRECURRING</ssl_transaction_type>
    <ssl_customer_code> CC1234</ssl_customer_code>
    <ssl_salestax>0.50</ssl_salestax>
    <ssl_invoice_number>1234</ssl_invoice_number>
    <ssl_description>TEST SALE</ssl_description>
    <ssl_billing_cycle>MONTHLY</ssl_billing_cycle>
    <ssl_next_payment_date>07/31/2012</ssl_next_payment_date>
    <ssl_end_of_month>Y</ssl_end_of_month>
    <ssl_skip_payment>N</ssl_skip_payment>
    <ssl_company>MyCompany</ssl_company>
    <ssl_first_name>John</ssl_first_name>
    <ssl_last_name>Doe</ssl_last_name>
    <ssl_avs_address>123 Main</ssl_avs_address>
    <ssl_city>Atlanta</ssl_city>
    <ssl_state>GA</ssl_state>
    <ssl_avs_zip>30123</ssl_avs_zip>
    <ssl_country>USA</ssl_country>
    <ssl_ship_to_zip>30123</ssl_ship_to_zip>
  </txn>

  <txn>
    <ssl_card_number>4111111111111111</ssl_card_number>
    <ssl_exp_date>1213</ssl_exp_date>
    <ssl_amount>5.00</ssl_amount>
    <ssl_transaction_type>CCADDINSTALL</ssl_transaction_type>
    <ssl_customer_code> FF1234</ssl_customer_code>
    <ssl_salestax>0.50</ssl_salestax>
    <ssl_invoice_number>1234</ssl_invoice_number>
    <ssl_description>TEST FORCE</ssl_description>
    <ssl_billing_cycle>WEEKLY</ssl_billing_cycle>
    <ssl_next_payment_date>06/30/2012</ssl_next_payment_date>
    <ssl_skip_payment>N</ssl_skip_payment>
    <ssl_total_installments>10</ssl_total_installments>
    <ssl_first_name>John</ssl_first_name>
    <ssl_last_name>Doe</ssl_last_name>
    <ssl_avs_address>123 Main</ssl_avs_address>
```

```
<ssl_avs_zip>30123</ssl_avs_zip>
<ssl_country>USA</ssl_country>
<ssl_ship_to_city>Atlanta</ssl_ship_to_city>
<ssl_ship_to_state>GA</ssl_ship_to_state>
<ssl_ship_to_zip>30123</ssl_ship_to_zip>
</txn>
</txnrecimport>
```

Output or Response File Format

Recurring transactions authorized through the recurring batch import process can be reviewed for responses and downloaded from the User Interface under Current Batches/ Imported Batches only, an example is provided in XML and CSV.

The fields are as follows:

Field Name	Description
Item	Item number
Tran Type	Transaction type: installment, recurring
Account Data	Credit card number (masked)
Expiration Date	Expiration date
Amount	Transaction amount
Start Date	Bill Start Date
Next Payment	Next Payment Date
Billing	Billing cycle
Total installments	Number of installments. Does not apply for recurring
Result	Transaction result message: SUCCESS, ERROR
Message	Error description for ERROR transaction (Example: Invalid Billing cycle)
Error Code	Transaction error code
Recurring ID	Unique recurring identifier
Installment ID	Unique installment identifier
Customer Code	Customer code for purchasing card transactions
Sales Tax	Sales tax for purchasing card transactions
Invoice Number	Invoice number
Card Description	Card description type for example MC
Description	Transaction description
First Name	Customer's first name
Last Name	Customer's last name
Address1	Customer's address
Address2	Customer's address line 2
City	Customer's city
State/Province	Customer's state

Field Name	Description
Postal code	Customer's zip code
Phone	Customer's zip code used to process AVS phone
Email address	Customer's email
Country	Customer's country code
Billing Company	Customer's billing company
Ship to First Name	Ship to first name
Ship to Last Name	Ship to last name
Ship to Address1	Ship to address line 1
Ship to Address2	Ship to address line 2
Ship to City	Ship to city
Ship to State/Province	Ship to state
Ship Postal Code	Ship to zip code
Ship to Phone	Ship to phone
Ship to Country	Ship to country
Ship to Company	Ship to company
UserDefinedField1	User defined field
UserDefinedField2	User defined field
UserDefinedField3	User defined field
UserDefinedField4	User defined field
UserDefinedField5	User defined field
UserDefinedField6	User defined field
UserDefinedField7	User defined field
UserDefinedField8	User defined field
UserDefinedField9	User defined field
UserDefinedField10	User defined field
UserDefinedField11	User defined field
UserDefinedField12	User defined field
UserDefinedField13	User defined field
UserDefinedField14	User defined field

Field Name	Description
UserDefinedField15	User defined field
UserDefinedField16	User defined field
UserDefinedField17	User defined field
UserDefinedField18	User defined field
UserDefinedField19	User defined field
UserDefinedField20	User defined field

Glossary

A

Account Balance (<i>Response screen field</i>)	Displays the account balance.
Approval Code (<i>Response screen field</i>)	Displays the 6-digit approval number received upon successful authorization.
Address Verification Service (AVS)	This feature compares the billing address submitted by the customer for the transaction with the address on file for the cardholder at the card issuing bank. To implement AVS, you must collect the customer's billing address and ZIP code.
AVS Code	A code returned to a merchant by a credit card issuing bank referencing the results of an AVS match.
AVS Response Code (<i>Response screen field</i>)	Displays the address verification response for this transaction.

B

Batches-Edit Transactions (<i>user right</i>)	Allows access to the Batches-Edit Transaction option
Batches-Return Transactions (<i>user right</i>)	Allows access to initiate a return from a Settled Credit Card Transaction in the Settled Batches menu.
Batches-Settle Transactions (<i>user right</i>)	Allows access to the Settle button in the Current Batches section to settle selected transactions.
Batches-View (<i>user right</i>)	Allows a user to view the unsettled transactions in the Current Batches section.
Batches-View Settled History (<i>user right</i>)	Allows access to the Settled Batches section.
Batches-Void Delete (<i>user right</i>)	Allows access to the Void and Delete buttons in Current Batches section. Void applies to both Host and Terminal-based. Delete applies to Terminal-based only. VirtualMerchant does not permit batches to be voided while the auto-settle process is running, or when a manual settlement process is running.
Bi-Monthly	Transactions with a billing cycle of bi-monthly, VirtualMerchant sends the transactions to Stratus for authorization every other month starting on the transactions' Start Payment Date.

Bi-Weekly	Transactions with a billing cycle of bi-weekly, VirtualMerchant sends the transactions to Stratus for authorization every 2 weeks (every 14 days) starting on the transactions' Start Payment Date.
C	
CID	Credit card security code for American Express.
CVC2	Credit card security code for MasterCard.
CVV2	Credit card security code for Visa.
Card Code Verification (CCV)	This feature compares the card code submitted by the customer for the transaction with the card code on file for the cardholder at the card issuing bank. Filter settings in the Merchant Interface allow you to reject transactions based on the CCV response received.
Card Not Present (CNP)	A cardholder's credit card is not physically presented to a merchant at the time of the transaction. This term is used to differentiate between e-commerce/ Internet merchants, such as those that operate via Web sites or from mail order/telephone order locations from retail merchants.
Card Present (CP)	Card present transactions are those in which a credit card is physically present such as retail merchants, because the card is available for inspection. Those transactions are considered less risky and therefore carry lower fees than online or phone transactions.
Card Verification Value (CVV) Code	CVV is one of the credit card industry's several acronyms for the credit card security code that helps to verify the legitimacy of a credit card. Depending on the card, the security code can be a three-digit or four-digit number, printed either on the back of the card or the front. Other card issuers call their security codes CVV2 (Visa), CVC2 (MasterCard) or CID (American Express).
CVV2 Response Code (<i>Response screen field</i>)	Displays the CVV2, CVC2 or CID response for this transaction.
CW2	
CW2 Indicator	
Cashback	The amount of cash consumers can receive when they use Debit cards. This amount is added to the total purchase amount.
Cash Benefit Inquiry Transaction	Allows you to get the current balance of a Cash Benefit card. This transaction requires a PIN pad and must be swiped.
Cash Benefit-Inquiry (<i>user right</i>)	Allows access to process Cash Benefit-Inquiry transactions.

Cash Benefit Purchase Transaction	Allows you to process cash benefit cards and receive cashback similar to debit transactions. This type of transaction requires the use of a PIN pad and can be swiped or manually entered.
Cash Benefit-Purchase <i>(user right)</i>	Allows access to process Cash Benefit-Purchase transactions.
Create Subordinates <i>(user right)</i>	Allows access to the Create User section.
Credit Card Auth Only Transaction	Allows you to pre-approve transactions that will be forced or converted to Sale through at a later date.
Credit Card-Auth Only <i>(user right)</i>	Allows access to process Credit Card-Auth Only transactions.
Credit Card AVS Only Transaction	Allows you to verify if the address given for the transaction matches that of the cardholder.
Credit Card- AVS Only <i>(user right)</i>	Allows access to process Credit Card-AVS Only transactions.
Credit Card Force Transaction	Forces sale transactions when the approval code was previously obtained, such as through voice authorization. This transaction type requires the Approval Code to be manually entered for processing. The Approval Code is a required field for this transaction
Credit Card-Force <i>(user right)</i>	Allows access to process Credit Card-Force transactions.
Credit Card Inquiry Transaction	Allows you to check the balance on pre-paid Visa or MasterCard gift cards.
Credit Card-Inquiry <i>(user right)</i>	Allows access to process Credit Card-Inquiry transactions.
Credit Card Installment Transaction	Allows you to set up payment amounts, the number of payments and the billing cycle in which the payments occur.
Credit Card-Installment <i>(user right)</i>	Allows access to add Credit Card-Installment transactions.
Credit Card Multi-entry Transaction	Allows you to enter multiple credit card transactions from one screen.
Credit Card-Multientry <i>(user right)</i>	Allows access to process Credit Card-Multientry transactions.
Credit Card Recurring Transaction	Allows you to set up payment amounts and billing cycles in which the payments occur.
Credit Card-Recurring <i>(user right)</i>	Allows access to add Credit Card-Recurring transactions.
Credit Card Return	Allows you to enter refund transactions for previous sales
Credit Card-Return <i>(user right)</i>	Allows access to process Credit Card-Return transactions.
Credit Card Sale	Allows you to obtain real-time authorization for credit card sale transactions.
Credit Card-Sale <i>(user right)</i>	Allows access to process Credit Card-Sale transactions.

D

Date/Time <i>(Response screen field)</i>	Displays the date and time at which the transaction took place. The time stamp displayed is based on the time zone that was selected in your merchant profile.
Debit Card Purchase Transaction	Allows you to get real-time authorizations for Debit Card sale transactions.
Debit Card-Purchase <i>(user right)</i>	Allows access to process Debit Card-Purchase transactions.
Debit Card Return Transaction	Allows you to enter refund transactions for previous sales.
Debit Card-Return <i>(user right)</i>	Allows access to process Debit Card-Return transactions.
Debit Card Inquiry Transaction	Allows you to get account balances for debit cards.
Debit Card-Inquiry <i>(user right)</i>	Allows access to process Debit Card-Inquiry transactions.

E

Edit Business Rule <i>(user right)</i>	Allows access to the Business Rule section.
Edit Terminal Associations <i>(user right)</i>	Allows access to Terminal Associations section.
Edit Terminal Setup <i>(user right)</i>	Allows access to the Terminal Setup section.
Edit User Rights <i>(user right)</i>	Allows access to the Edit Rights section under the Find/Edit User section.
Electronic Check Conversion Only Transaction	Allows you to enter an ECS purchase transaction for a Conversion Only process.
Electronic Check Guarantee Transaction	Allows you to enter an ECS purchase transaction for a Guarantee process.
Electronic Check Multientry - Conversion Only Transaction	Allows you to enter multiple ECS purchase transactions for Conversion Only processes.
Electronic Check Multientry - Guarantee Transaction	Allows you to enter multiple ECS purchase transactions for a Guarantee process.
Electronic Check Verification Transaction	Allows you to enter an ECS Purchase transaction for a Verification process.
Electronic Check Multientry Verification Transaction	Allows you to enter multiple ECS purchase transactions for a Verification process.
Electronic Check-Multientry <i>(user right)</i>	Allows access to process Electronic Check-Multientry transactions.
Electronic Check-Purchase <i>(user right)</i>	Allows access to process Electronic Check-Purchase transactions.

F

Find/Edit User <i>(user right)</i>	Allows access to the Find/Edit User section.
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Food Stamp Force Purchase Transaction	Allows you to manually enter Food Stamp “Voucher Clear” Purchase transactions. This transaction requires a 15-digit Voucher Clear Number from Merchant’s EBT Food Stamp sales slip and the Voucher Clear Approval Code obtained previously by phone. The PIN number is not prompted for on the Voucher Clear transactions.
Food Stamp-Force Purchase <i>(user right)</i>	Allows access to process Food Stamp-Force Purchase transactions.
Food Stamp Force Return Transaction	Allows you manually enter Food Stamp “Voucher Clear” Return transactions. This transaction requires a 15-digit Voucher Clear Number from Merchant’s EBT Food Stamp sales slip and the Voucher Clear Approval Code obtained previously by phone. The PIN number is not prompted for on the Voucher Clear transactions.
Food Stamp-Force Return <i>(user right)</i>	Allows access to process Food Stamp-Force Return transactions.
Food Stamp Inquiry Transaction	Allows you to get the current balances of food stamp cards.
Food Stamp-Inquiry <i>(user right)</i>	Allows access to process Food Stamp-Force Inquiry.
Food Stamp Purchase Transaction	Allows you to obtain an authorization on an EBT card.
Food Stamp-Purchase <i>(user right)</i>	Allows access to process Food Stamp- Purchase transactions.
Food Stamp Return Transaction	Allows you to credit money back onto the EBT card.
Food Stamp-Return <i>(user right)</i>	Allows access to process Food Stamp-Return transactions.
G	
Gift Card Activation Transaction	Allows you to enter gift card activation transactions.
Gift Card-Activation <i>(user right)</i>	Allows access to process Gift Card-Activation transactions.
Gift Card Card Return Transaction	Allows you to refund the balances on gift card account.
Gift Card-Card Return <i>(user right)</i>	Allows access to process Gift Card-Return transactions.
Gift Card Credit Transaction	Allows you to refund previous redemption transactions to gift card accounts.
Gift Card-Credit <i>(user right)</i>	Allows access to process Gift Card-Credit transactions.
Gift Card Inquiry Transaction	Allows you to check the current balances of gift card accounts.
Gift Card-Inquiry <i>(user right)</i>	Allows access to process Gift Card-Inquiry transactions.
Gift Card Redemption Transaction	Used to make purchases with the balances on gift card accounts.
Gift Card-Redemption <i>(user right)</i>	Allows access to process Gift Card-Redemption transactions.

Gift Card Reload Transaction	Allows you to increase the current balance of gift card accounts.
Gift Card-Reload (<i>user right</i>)	Allows access to process Gift Card-Reload transactions.
I	
Installment Billing	Used to pay off a known amount over a specific period of time.
IP Address	An Internet Protocol address (IP address) is a numerical label assigned to each device (e.g., computer, printer) participating in a computer network that uses the Internet Protocol for communication. IP addresses consist of four numbers separated by periods (also called a 'dotted-quad') and look something like 127.0.0.1.
IP Address - Public	Every device connected to the public Internet is assigned a unique number known as an IP address.
IP Limitations Rights (<i>user right</i>)	<p>Allows a user to enter up to fifty (50) IP addresses that can access an account in VirtualMerchant. If selected, only users logging in from the IP addresses that were entered can access the account.</p> <p>NOTE: IP Limitation only applies to Login.do only; IP limitation feature does not apply to Process.do and Processxml.do</p>
M	
Magnetic Stripe Reader (MSR)	
Message (<i>Response screen field</i>)	Contains the 16-character authorization response message.
P	
Partial Approvals	When a Pre-Paid authorization is initiated, the issuer can respond with an approval amount less than the requested amount. Merchants can obtain the remainder of the purchase amount in another form of payment.
Partial Auth Capability	The application is capable of submitting one amount for authorization understanding that only part of the requested amount could be approved. For example: \$100.00 purchase where \$75.00 is approved on a card. The balance of \$25.00 is understood to be still outstanding to complete the purchase.
Payment Type (<i>Response screen field</i>)	Displays the form of payment taken for the transaction.
Pop-up	Small Internet browser window that appear on top of the website you are viewing
Pop-up Blocker	A feature in your Internet browser that allows you to limit or block most pop-ups.

Public IP Address

An Internet Protocol address (IP address) is a numerical label assigned to each device (e.g., computer, printer) participating in a computer network that uses the Internet Protocol for communication

Every device connected to the public Internet is assigned a unique number known as an Internet Protocol (IP) address. IP addresses consist of four numbers separated by periods (also called a 'dotted-quad') and look something like 127.0.0.1.

Q

Quarterly

Transactions with a billing cycle of quarterly, VirtualMerchant sends the transactions to Stratus for authorization every three months starting on the transactions' Start Payment Date.

R

Record Number*(Response screen field)*

Displays the transaction record number in the terminal. This value is only displayed if the profile is configured for Host-Based Processing.

Recurring Billing

Consists of the same transaction amount repeated for an indefinite length of time.

Response *(Response screen field)*

Contains the 2-character authorization response code.

Reversals

A real-time transaction used to cancel an open authorization and restore the cardholders open to buy for the full amount previously authorized. This transaction is usually initiated when the cardholders decide that they do not want to proceed with the transactions. Reversals will free up cardholders' open to buy amounts by reducing issuer holds on available balances when transactions are not completed, therefore reducing declines at the point of sale and the amount of cardholder complaints.

S

Semi-Annually

Transactions with a billing cycle of semi-annually, VirtualMerchant sends the transactions to Stratus for authorization every six months starting on the transactions' Start Payment Date.

Semi-Monthly

Transactions with a billing cycle of semi-monthly, VirtualMerchant sends the transactions to Stratus for authorization every other month starting on the transactions' Start Payment Date.

Semester

Transactions with a billing cycle of semester, VirtualMerchant sends the transactions to Stratus for authorization every four months starting on the transactions' Start Payment Date.

Surcharge	This value may be set by the merchant to automatically charge a consumer for processing Debit Cards.
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T

Transaction ID (<i>Response screen field</i>)	Displays the unique VirtualMerchant record ID for the transaction.
--	--

Transaction Type (<i>Response screen field</i>)	Displays the transaction type for the currently selected transaction.
--	---

U

User (<i>Response screen field</i>)	Displays the user name of the person who submitted the transaction.
--	---