# VirtualMerchant

## User Guide

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VirtualMerchant Developer Guide

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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. Email 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 major investment of money or effort.
- Accept a full range of payment types – from credit and debit cards to electronic checks and gift cards.
- Process transactions in physical face-to-face, mail order/telephone order or e-commerce environments.
- Support businesses that accept tips.
- Capture signatures during and after transaction processing (open and settled).
- Easily handle recurring and installment payments.
- Protect financial data and ensure compliance with the latest industry security standards and regulations.
- Accommodate organizations of any size, in any business segment.

**Account Created with Elavon**

**VirtualMerchant User**

**VirtualMerchant Process Flow**
- Log into VirtualMerchant
- Select a terminal
- Process transactions(swipe or hand-key)
- Settle transactions (Current Batches)
- Review settled transactions (Settled Batches)
- Manage transactions (Current or Settled Batches)

Transaction Types

| Credit Card | Debit Card | Cash Benefit | Food Stamp | Electronic Check | Gift Card |

All Declined Transactions

Recurring    Auth Only    Converted Transactions    Main    Error    Gift Card

Authorized Transactions

**CURRENT BATCHES (Unsettled Transactions)**

| Set to Review | Convert to Force | Submit for Payment | Generate Reports | Search |
| Release | Convert to Sale | Remove Expired | Download Files | Settle |
| Authorize | Void | Pend | Update | Sort |
| Re-authorize | Unvoid | Unpend | Delete | View |
| Log File | | | | Filter |

**SETTLED BATCHES (Settled Transactions)**

Main                Gift Card

| Generate Reports | Download Files | Sort | View | Filter | Search |

# Features

**Versatile and Flexible**

- Support 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.

- Accept: 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.

- Support the capturing of tips for businesses such as bars, beauty and barber salons, health and beauty spas, restaurants, and soon.

- Has the ability to capture signature for transactions processed in the user interface with a certified signature capture device.

- Offer the customer more payment choices, while adding business value through electronic gift card processing.  Integrate Buy Button functionality for secure processing of e-commerce transactions.

- Allow smaller businesses to leverage existing PCs to handle all their accounting, inventory management, and payment processing needs.

- Provide software upgrades as part of the hosted service.

**Powerful and 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.

# VirtualMerchant Options

With VirtualMerchant, you have a number of options available to you to provide you with robust support and flexible options.

## Transaction Options

| What VirtualMerchant Supports | Description |
|---|---|
| Single Transactions | Keying and submittal for authorization of a single hand-keyed or swiped transaction. |
| Multi-Entry Transactions | Keying and submittal for authorization of multiple transactions. |
| Batch Import Transactions | Supports the ability to process a comma delimited or XML file of transactions. |
| HTTPS Authorization Interface | Features an SSL interface to process consumer-initiated transactions for payment integration using XML processxml.do or HTML process.do. |

## Market-Specific Options

| What VirtualMerchant Supports | Description |
|---|---|
| Market Segment Processing | Supports several market needs for Internet, Retail, Service, and Mail Order/Telephone Order environments. |
| Travel Addendum | Allows merchants to send travel information such as departure and completion dates to the Merchant Airline Risk Management System (MARMS). This is a risk analysis tool used to monitor risks associated with merchants that collect payments for future services or for bookings made in advance; in particular, airlines and travel/tour agencies. Merchants have to be set up for MARMS by Elavon. |

## Payment Options

| What VirtualMerchant Supports | Description |
|---|---|
| Variety of Payments | Support of Credit, PIN Based Debit, Food Stamp, Cash Benefits, Gift, PINless Debit, and Check transactions. |
| Partial Authorization | Supports the ability of Prepaid Credit Card transactions. |

# Processing Options

| What VirtualMerchant Supports | Description |
| --- | --- |
| Recurring and Installment Billing | Allows you to setup automatic billing of credit cards at regular intervals (that is, monthly, quarterly, annually) on a continual basis or for a predetermined number of payments. |
| Dynamic Currency Conversion (DCC) | 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.<br><br>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. |
| 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. |

# Reporting Options

| What VirtualMerchant Supports | Description |
| --- | --- |
| Batch Download Options | Supports an XML, tab- or comma-delimited download for currently open and previously settled batches. |
| Export Script | Allows merchants to export payment transactions in real time. Payment transactions are returned to a merchant's website for reasons such as inventory control, sales analysis or database maintenance. |

## Account Options

| What VirtualMerchant Supports | Description |
|---|---|
| Multi-Merchant Processing | Allows for the processing of multiple merchant accounts. |
| 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. |

## Customization Options

| What VirtualMerchant Supports | Description |
|---|---|
| Multiple-User Capable | Allows you to set up hierarchical user structure for increased user security. |
| Customizable Payment Forms | Allows for online payment and Virtual Terminal payment forms to be configured for unique business needs. |
| Auto Settlement | Allows for programs to be configured to automatically settle unpended transactions. |
| Custom Decline Messages | Allows for non-approved authorization responses to be customized for consumer-initiated transactions. |
| User-Defined Fields | Supports additional user-defined transaction prompts on all payment forms. |
| Dynamic DBA | Allows you to control the descriptor on customer's credit card statements. You can specify, on a per transaction basis, wording that is more recognizable to the customer. |

## Peripherals Options

| What VirtualMerchant Supports | Description |
|---|---|
| Variety of Peripherals | Peripheral examples: mag-strip readers, PIN pads and receipt printers. |
| 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. |

# 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 **VirtualMerchant User 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 eight characters long
- Passwords must contain the following:
  - At least one lower-case letter
  - At least one upper-case letter
  - At least one digit
  - At least one special character
- Passwords must be changed at a minimum of every 45 days
- You cannot reuse your previous 13 passwords

## Email Notifications

Email notifications will be sent in the following instances:

- Welcome email when account is set up
- Email notification when you change email
- Email notification when you change your security questions
- Email notification when you change your password

# 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 originated from the websites specified.  For example, if your application is set up to accept payments for products and services from www.mywebsite.com, VirtualMerchant's security system automatically blocks 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 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 to fight, manage and prevent suspicious and costly fraudulent activities. Refer to the Setting Up Fraud Prevention Rules section for information on how to set up your fraud prevention rules.

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

- Auto Pend Filter
- 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

- Transaction Velocity Filter

  - Hourly Transaction Velocity Filter

  - Daily Transaction Velocity Filter

  - IP Address Velocity Filter

- Email Domain Filter

- Transaction Timeout Filter

**Notes:**

- Rules are only triggered via integration and do not apply to any transaction initiated from the user interface (Virtual Terminal).

- It is recommended that you get familiar with the capabilities of each of these filters and monitor your processing trends to determine which ones work best for your business needs.

- For terminals that are set up with more than one of the above fraud prevention rules, VirtualMerchant executes these rules in the order presented, before 3DSecure.

**Auto Pend Filter:**  Enables you to designate which transaction types you want to set to pend.  You can choose to pend Credit Card Sale, Credit Card Auth Only, Credit Card Force or Credit Card Returns. If you use this filter and receive approved transactions, they are automatically pended when entered through the VirtualMerchant integration. You must log on to the application to release those transactions from the *Pend* state. Pended transactions cannot be settled until they are unpended.

**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 transactions 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 if the transaction was 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 was 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 whom 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.

**Hourly Transaction Velocity Filter**: Enables you to specify a threshold for the number of transactions allowed for a terminal within 60 minutes. All transactions received that exceeds the threshold will be declined.

**Daily Transaction Velocity Filter**: Enables you to specify a threshold for the number of transactions allowed for a terminal within 24 hours. All transactions received that exceeds the threshold will be declined.

**IP Address Velocity Filter**: Allows you to specify a threshold for the number of transactions allowed for a terminal from the same cardholders' IP address. All transactions received that exceeds the threshold 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.

## Business Rules Types

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 not 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 section for a complete list of AVS and CVV response codes.

**Note**:  VirtualMerchant initiates 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 attempts 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 Cod**e, or a numeric or alphanumeric value.

> *Example***:** User can set up a **Bill to Postal Cod**e 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 Amoun**t 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 Numbe**r, **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 Numbe**r, 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 is 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 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 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 Valu**e 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.

**Note:** Refer to the Setting Up Business Rules 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 are able to take advantage of this functionality with no additional charge.

Cardholders who have a Visa or MasterCard from a participating Issuer are presented an additional window hosted by the Card Issuer. If cardholders have already established a password or private code for their credit card, they are 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 are prompted to do so.

**Note:** Refer to the To Set Up 3D Secure section for information on how to set up 3D Secure.

# CHAPTER 2.      Getting Started

This chapter provides 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
- Use the components of the VirtualMerchant interface
- Seek assistance if necessary

## Setting Up VirtualMerchant Accounts

Before you can access VirtualMerchant, you must have your account set up by Elavon's system administrators.  If you have not already had your account created, contact the Elavon Merchant Activation Department at 1-866-451-4007, option 2.

After your account is set up, you will receive a Welcome Email from VirtualMerchant.  This email contains useful information about how you can start using your account and process transactions using the Virtual Terminal, Mobile application, or the VirtualMerchant API.  This email also contains important information about your VirtualMerchant account, such as:

- Account ID
- Profile Friendly Name
- Merchant Number (MID)
- Currency
- Important Links and Contact Phone Numbers

**Notes:**
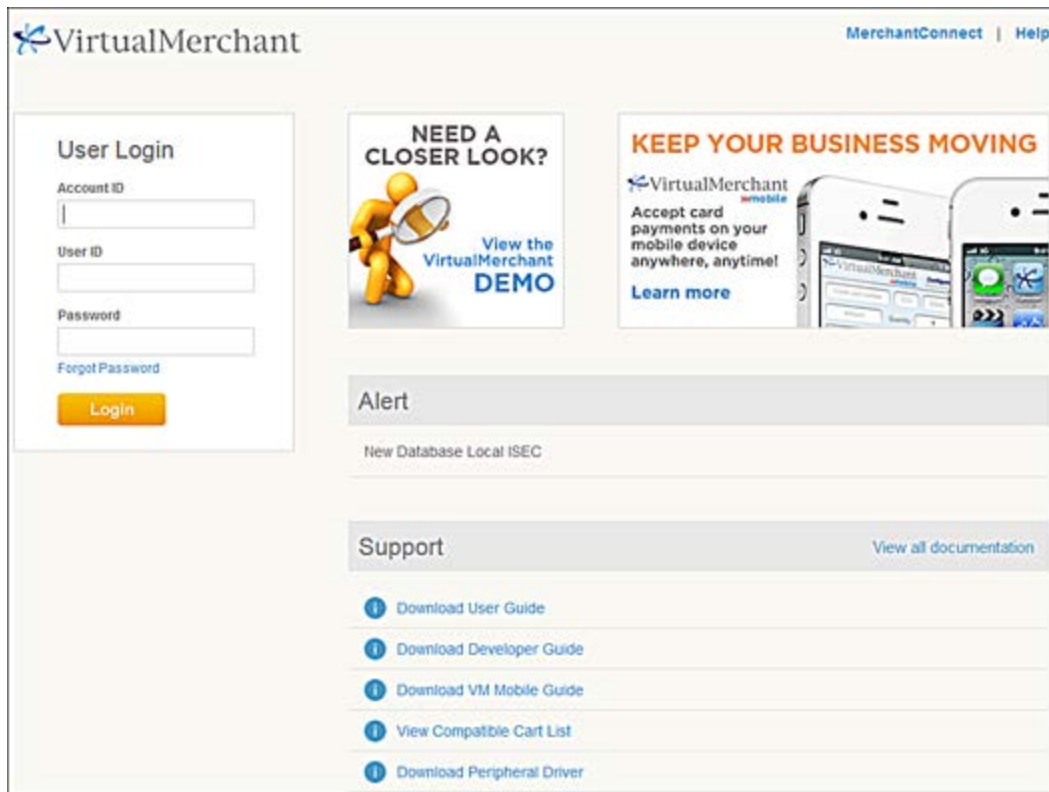
- This email should be kept for future reference.
- The welcome email is automated and does not have reply capabilities.  Therefore, if you need assistance with your accounts, you must contact our Software Technical Support at 1-800-377-3962, Option 2, then Option 2.  If you have question about the activation or training, contact the Elavon Merchant Activation Department at 1-866-451-4007, option 2.

# Launching VirtualMerchant

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

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

The **VirtualMerchant User Login** page appears.
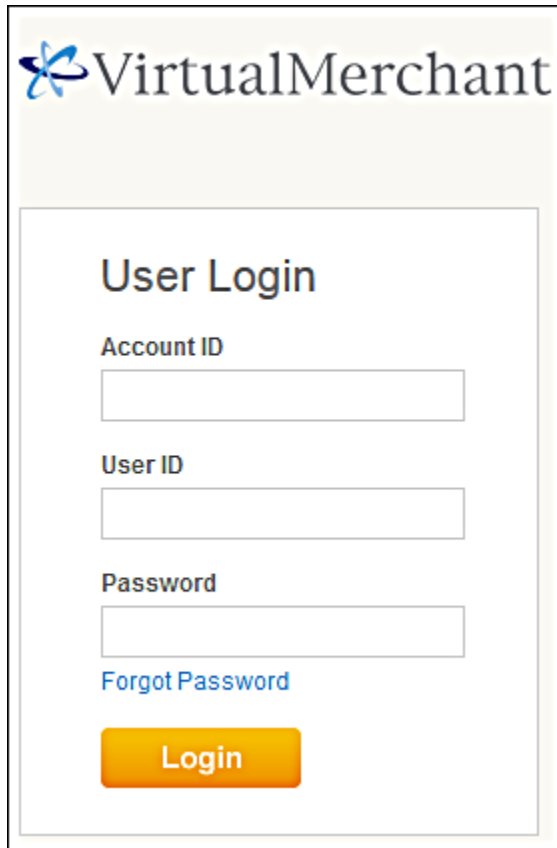


The new login page contains:

- **MerchantConnect link:** to access account statements and reports.
- **Help link:** to access contact information and login instructions.
- **User Login section:** to log on to the application.
- **Demo/Video section:** to access video that shows the features and benefits of VirtualMerchant.
- **Ad section:** to keep up-to-date with information about related products and services.
- **Alert section:** to learn about enhancements, get alerts about technical issues, and plan for system maintenance windows.
- **Support section:** to access the most-used documents with one click.

# Logging On to VirtualMerchant

**Note:** Refer to the Setting Up VirtualMerchant Accounts section.

1. Enter your account ID, user ID and password information:



**Note:** If you do not have this information, contact Customer Service at the number provided in the Setting Up VirtualMerchant Accounts section.

Refer to the Password Requirements section for more information about how to setup your password.

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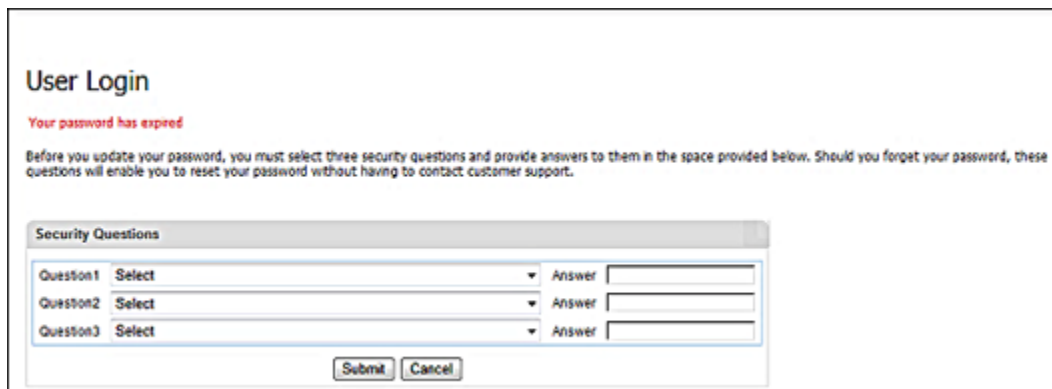


**Notes:**

- 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.
- Username and passwords are case sensitive (the system differentiates between upper- and lower-case characters).

# Resetting Your Initial Password

When you first access VirtualMerchant, you must 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.

1. Select your security question from the **Question 1** list.



Your selected question appears.



2. Enter your **Answer** to **Question 1**.

3. Select your security question from the **Question 2** list.

4. Enter your **Answer** to **Question 2**.

5. Select your security question from the **Question 3** list.

6.  Enter your **Answer** to **Question 3**.



7.  Click **Submit**.

    The **Reset Password** screen displays.



8.  Enter your **New Password**.

9.   Enter your new password again in the **Confirm New Password** field.

10. Click **Submit**.

    The **VirtualMerchant Home** page displays.

# Resetting Your Latest Password

You can reset your password within the VirtualMerchant application without a call to Customer Support in the event you forget your password or your account is locked. You can find this option on the **User Login** screen.
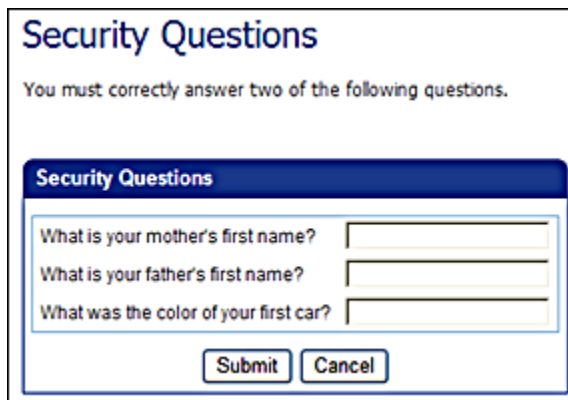


To reset your password, follow the steps below:

1. Click **Forgot Password**.

The **Security Questions** screen displays.
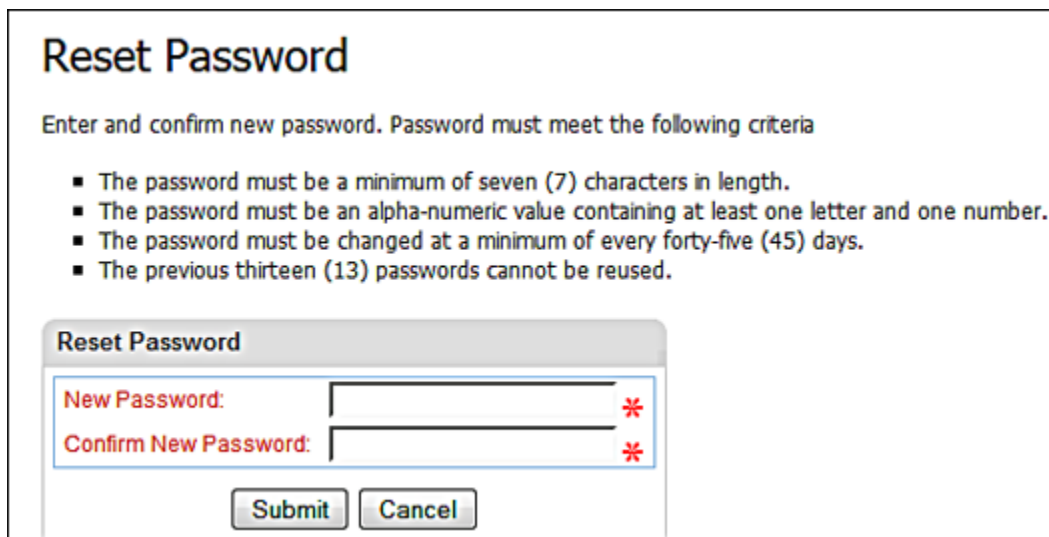


2.  Enter your answers to the three security questions.

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

3.  Click **Submit**

    The **Reset Password** screen displays.



4.  Enter your **New Password**.

5.  Confirm your password in the **Confirm New Password** field.

6.  Click **Submit**.

    The system successfully resets your password.

# VirtualMerchant Interface

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

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



# Support Menu Options

The Support Menu Options contains 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.

## *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 email
- 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

<u>User Feedback</u>

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

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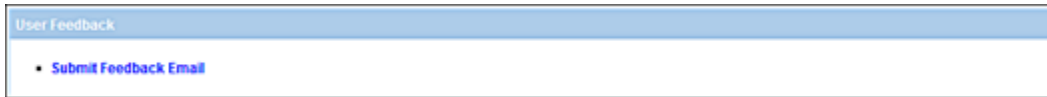


The **Feedback Email** screen displays.

2. In the **Description of Feedback** list, select the category for the feedback request from the following:

- **Feedback** - Used to make any additional comments or ask questions that relates 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 email 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 email in the **URL (Web Address)** field.

5. Enter the email address for a response in the **Your Email 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 email to your email account, closes the **Feedback Email** screen, and displays a 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.
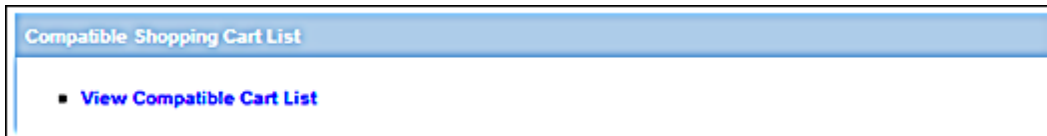


The **Compatible Carts** screen displays.
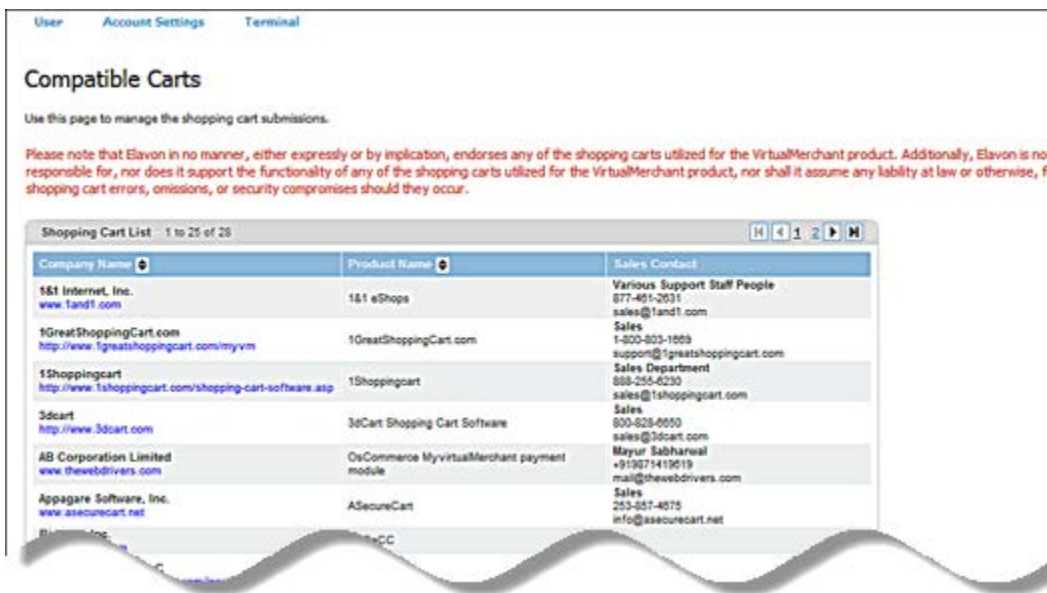


2.  In the **Display** list, select the number of carts you want to be shown at a time from the following: 25, 50, 75, 100, 250, 500, 750 and 1000.

    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.



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.

<u>User Manuals</u>

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.  The **VM Mobile Guide** provides information about the daily use of the VM Mobile application.

Click the **Download Developer Guide**, **Download User Guide** or the **Download VM Mobile Guide** link, to open the respective guides**.**

User Manuals

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.

- Download Developer Guide

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.

- Download User Guide

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.

- Download VM Mobile 2.0 Guide
- Download VM Mobile Classic Guide

**Note**:  You need **Adobe Acrobat Reader** to read the PDF formatted guides.

<u>Peripheral Driver</u>

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

**Note:** Microsoft® ActiveX® support is required for your browser.
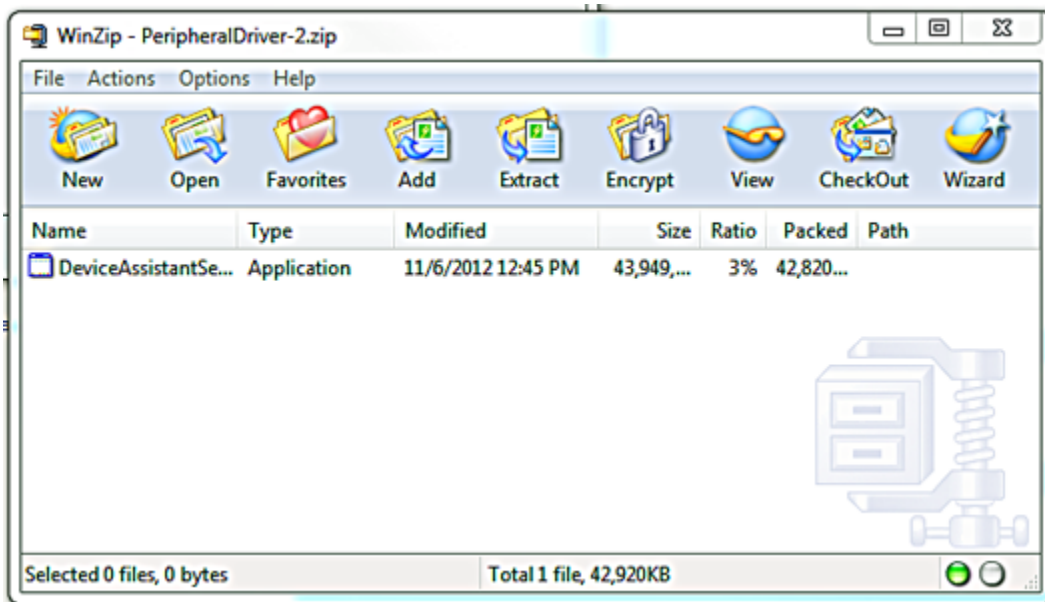
1. Click the **Download Peripheral Driver** link.
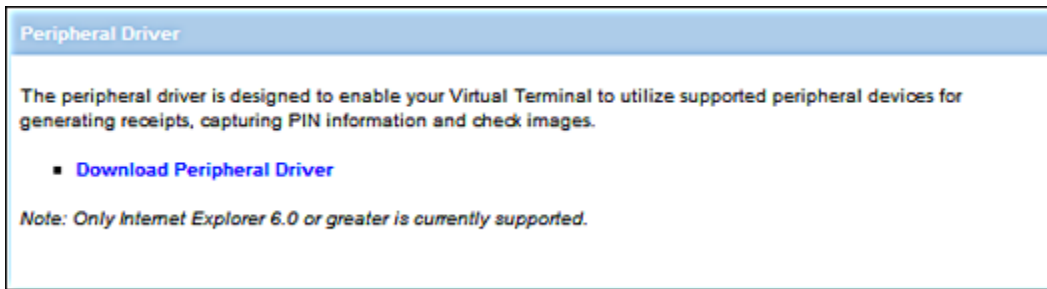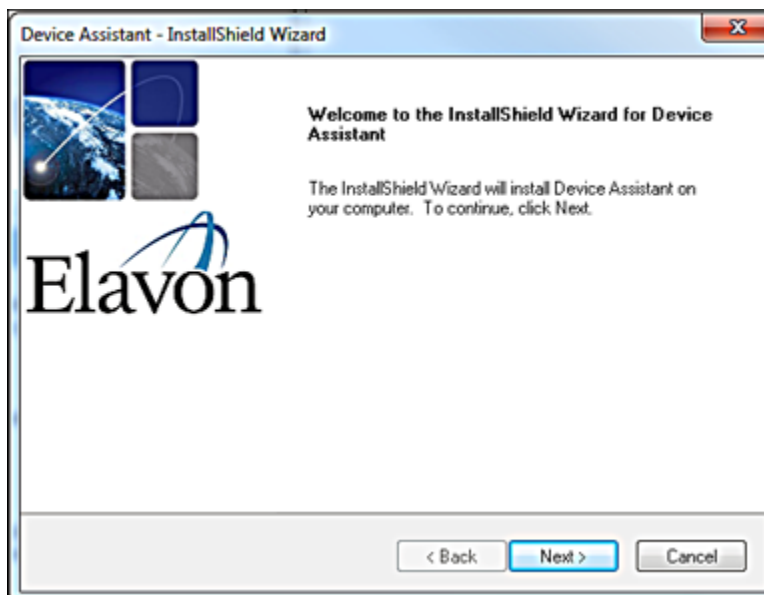
The **File Download** dialog box displays.
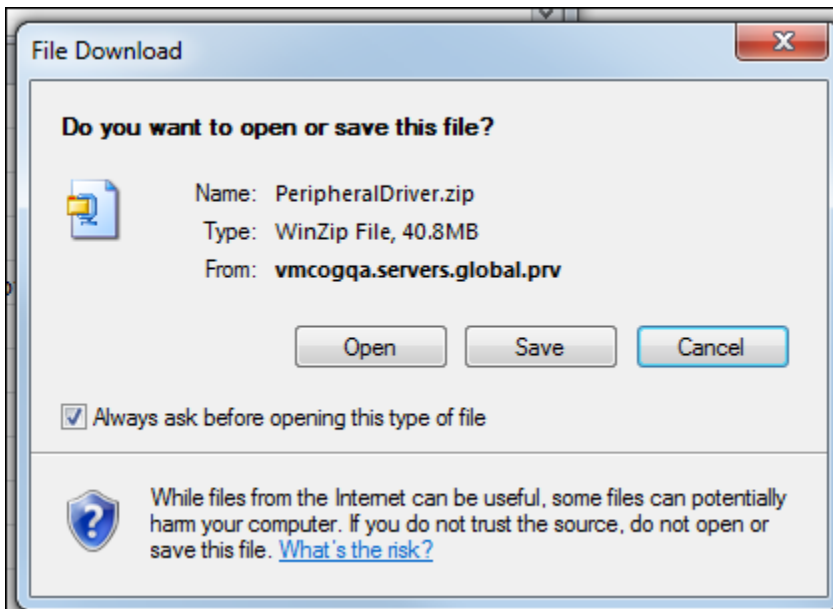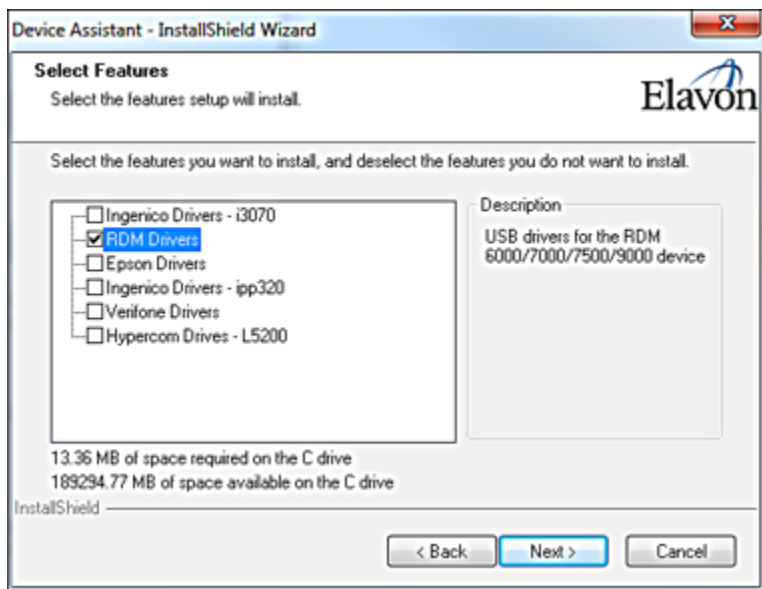
2. Click **Open** and then click **OK**.

3.  Once the download is complete, the **WinZip** (or applicable application) window appears and shows the **DeviceAssistantSetup.exe** application file.
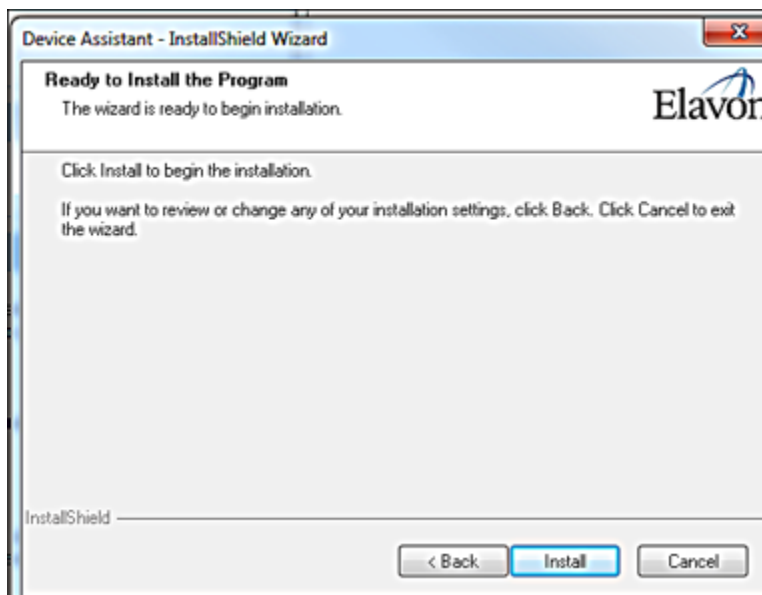


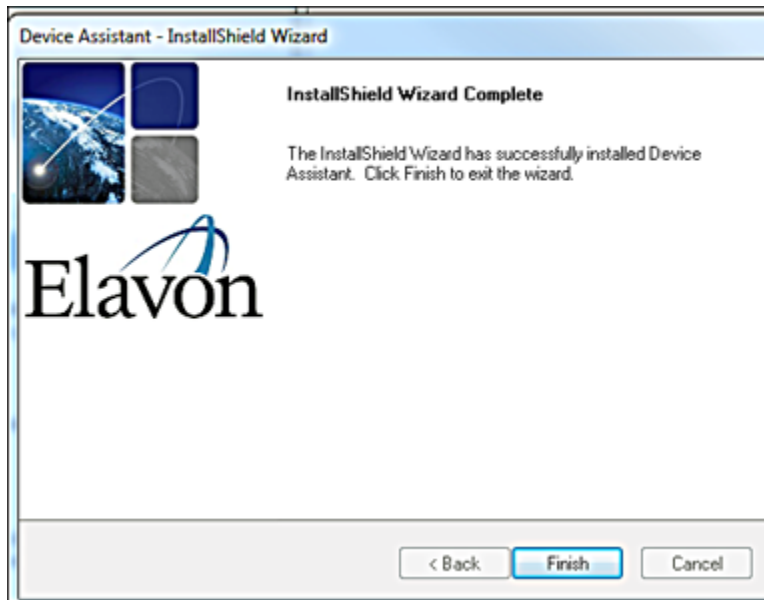4.  Double-click **DeviceAssistantSetup.exe** to launch the **Install** process.

5.  Click **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**: The installation is complete, 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, option 2, option 2**. If you need training, contact the Merchant Activation
    Department at **1-866-451-4007, option 2.**

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.
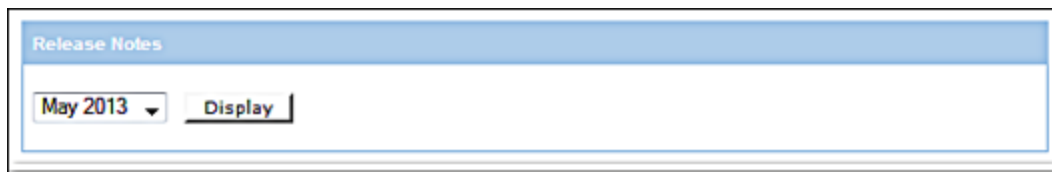
## *The Help Link*

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.
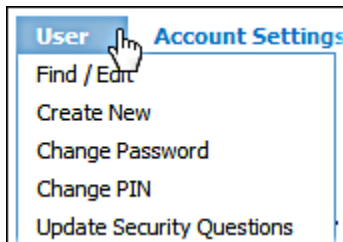
# Configuration Menu Options

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**.
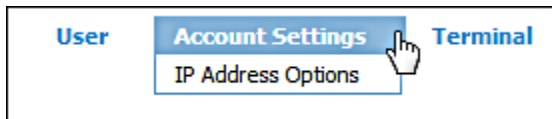


There is only one option available, **IP Address Options**. This allows you to configure IP checks for your existing accounts.

## 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**.
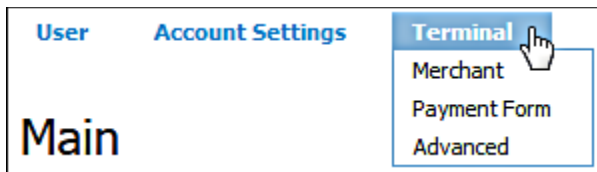


Terminal Management is designed to help you with the following configurations:

- **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:
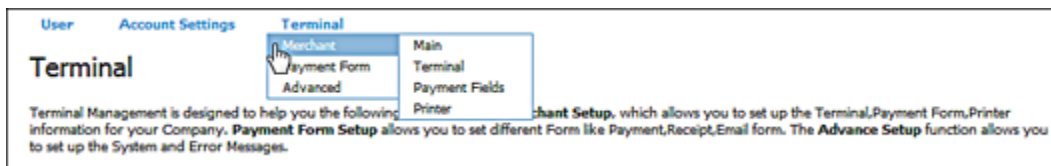


- **Main** - allows you to view and edit merchant information
- **Terminal** - allows you to view the set up information for a terminal
- **Payment Fields** - allows you to create or modify the fields that appear on payment forms
- **Printer** - allows you to configure the receipt printing options
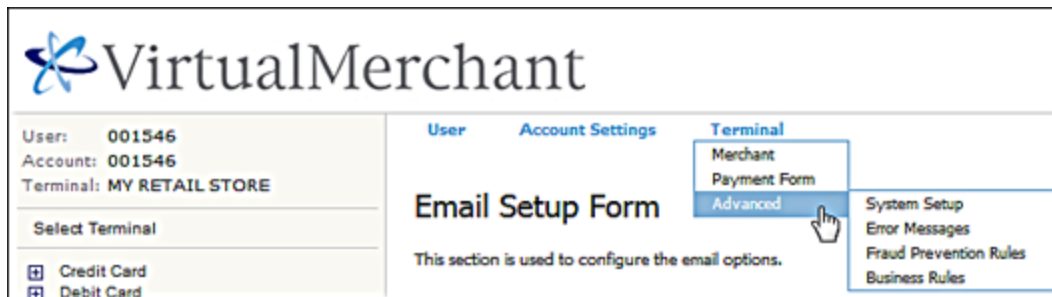
Payment Form Menu

The **Payment Form** menu configuration consists of:
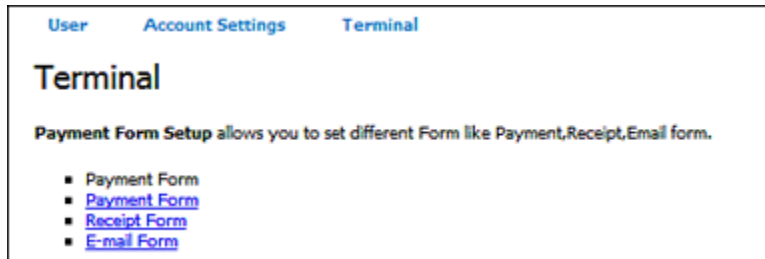


- **Payment Form** - allows you to add custom headers and footers, define color and attach images to be displayed on the payment form
- **Receipt Form** - allows you to define payment receipt form options
- **E-mail Form** - allows you to setup approved and declined email notification options

Advanced Menu

The **Advanced** menu configuration consists of:



- **System Setup** - allows you to designate HTTP Referrals, specify settlement window, enable signature capture device and setup an export script
- **Error Messages** - allows you to define custom error messages to appear in the payment form
- **Fraud Prevention Rules** - 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
- **Business Rules** - allows you to define custom rules for terminal-based transactions

## Transaction Menu Options

The Transaction Menu Options contains two areas:

- **User Information** – This area displays your user, account, and terminal ID
- **Select Terminal** – This area contains a list of the rights to which you are assigned when you select a terminal
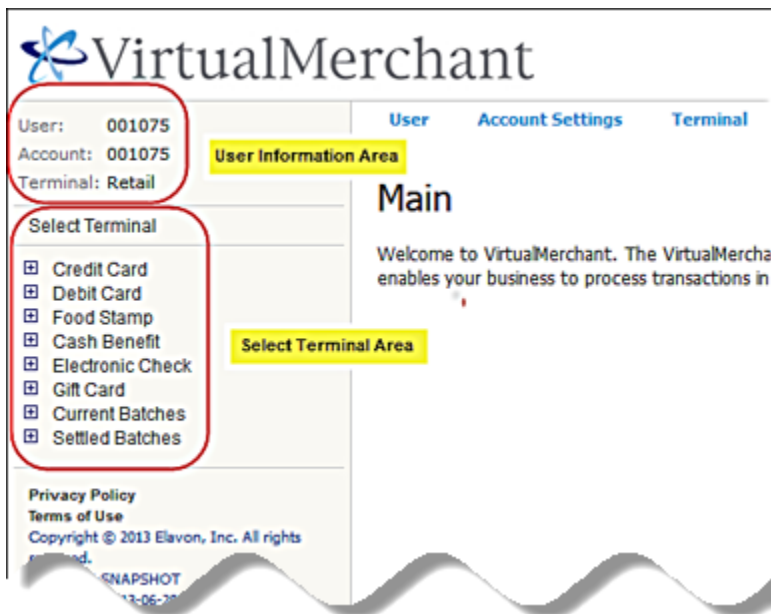


# Getting Assistance from Elavon

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 that tells you how to:

- Create new users
- Find user accounts
- Edit user accounts
- Edit user terminal associations
- Generate user reports
- 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.
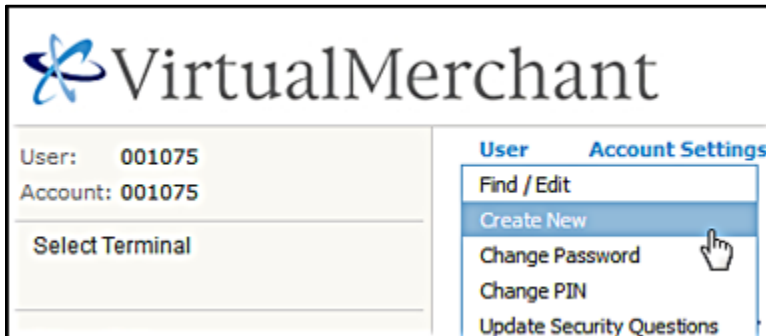
**Note:** We suggest that you create one or more separate users to manage day-to-day activities, including but not limited to: processing transactions, reviewing transactions, and settling transactions. It is strongly recommended that you keep your Merchant Administrator user account dedicated to administrative functions only.

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.

**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.



**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**.

The **Edit User Rights** screen displays.

## Edit User Rights

Update an existing user's rights

### Update Rights for: Merchant2

**Default Selection Options**

Standard ▾   (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/Verification

☑ 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 - Tokenization**

☐ Generate Tokens

**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

**Virtual Terminal - Export Script**

☐ Export Transactions

[ 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](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 **Virtual Terminal – Export** 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

    - Rights for the **Export Scripts** for the Manager

    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 Associations** screen displays.



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

3. Click **Copy associations From Other User**.

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

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

   **Note:** For each new terminal association, a new PIN is automatically generated. The new PIN can be used to process transactions from an integrated application, a website, or the VirtualMerchant Mobile App. PIN(s) can be 64, 32, 6, 5 or 4 characters in length. It is recommended to always use a length of 64 characters for maximum security.

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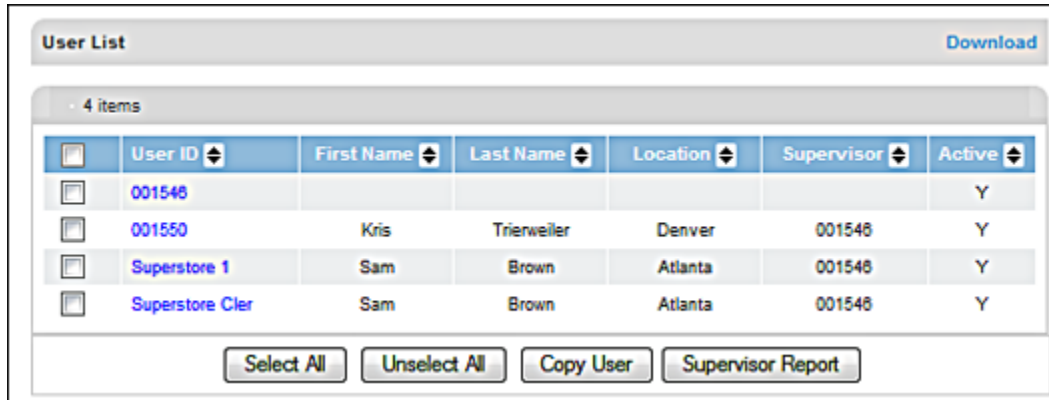
1. Select **User|Find/Edit**.
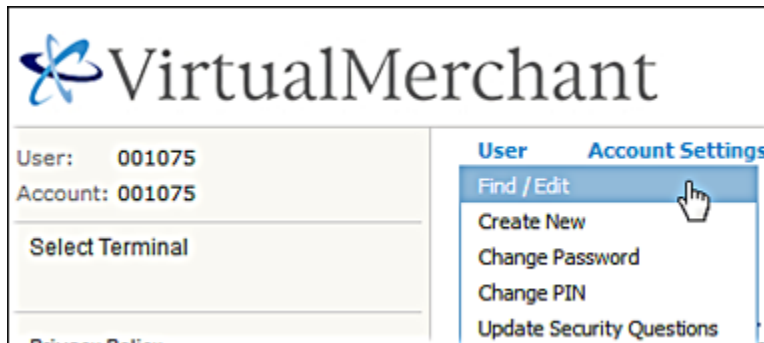


The **Find/Edit User** screen displays.

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

3. Click **Find**.

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



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.



**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.

**Note**:  The **Copy User** button is disabled when there are 5,000 users for the account (VID).

VirtualMerchant also does the following:

- Validate that there are less than 5,000 **active** users for the account ID (VID).
- If less than 5,000, 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.
  - A status of **Unlocked**.
  - Generate a new PIN 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 and the new user profile to which the terminal associations are to be copied must exist.

**Warning**: All existing terminal associations for the user profile will be *removed* and replaced with the new associations. A new PIN is generated for each terminal including existing (shared) terminals. If you are using an integrated application, you must update your terminals with the new PINs to prevent interruption of service.

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



Note: Refer to the section above and select an existing user profile from which the terminal associations are to be copied.

The **Terminal Associations** screen appears.



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

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

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



4. 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.
   - 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**.
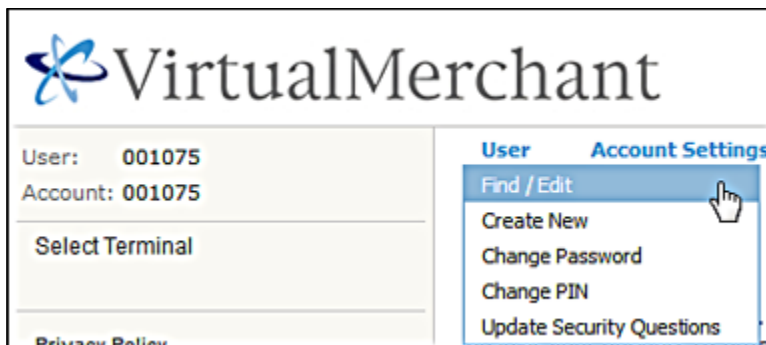
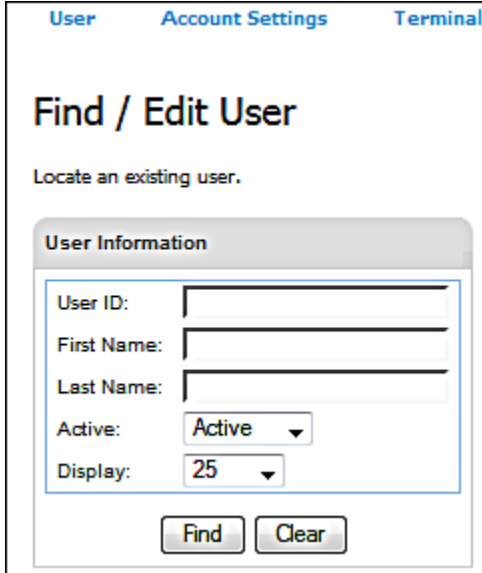The **Find/Edit User** screen displays. The **Find/Edit User** function allows the currently logged in user to locate and manage all of their subordinate users and peers. This function is also a user right that can be enabled or disabled for each user.



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.



**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.

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.



**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.

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



The **Edit User** screen displays.



3.  Make the desired changes to the selected user:
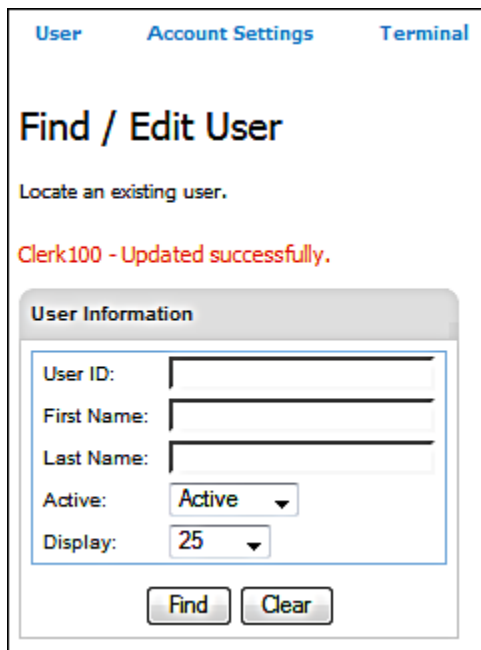
| User Fields | Description |
| --- | --- |
| User ID | Displays the user ID for the selected user. This value cannot be edited. |
| First Name | Enter or change the user's first name. |
| Last Name | Enter or change the user's last name |
| Location | Enter or change the user's location. |
| Phone | 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. Refer to the Password Requirements section for more information about how to change the password according to the system requirements.  This field is required. |
| Supervisor | Change the supervisor of the selected user. |
| Active | Activate or deactivate the selected user ID.<br><br>**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. |

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

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



**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.
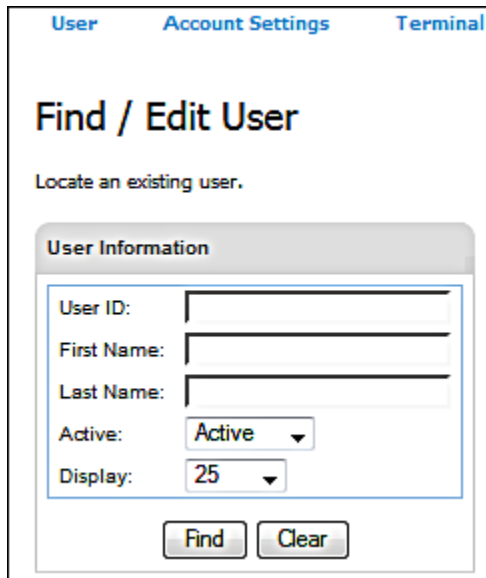
# Edit User Rights

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

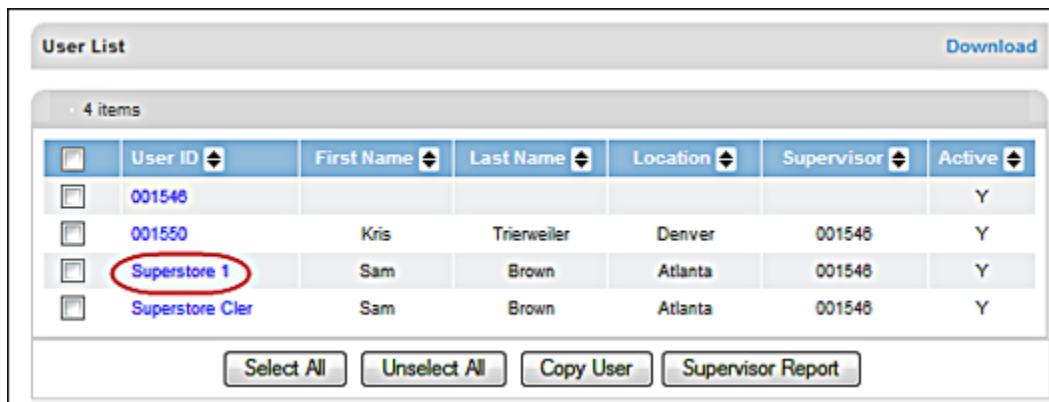- Find the user account
- Add user rights
- Remove user rights

## To Add User Rights

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



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

The **Edit User** screen displays.

| User | Account Settings | Terminal |

## Edit User

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

**Update**

**User Information**

| | |
|---|---|
| User ID: | Clerk100 |
| First Name: | Sam |
| Last Name: | |
| Location: | Atlanta |
| Phone: | |
| Extension: | |
| Email: | Sam@yahoo.com ✳ |
| Password: | •••••••• ✳ |
| Supervisor: | 001546 ▾ |
| Active: | Yes ▾ |
| Status: | Unlocked ▾ |

[ Update ]  [ Rights ]  [ Terminals ]  [ Cancel ]

3.  Click **Rights**.

The **Edit User Rights** screen displays.

**Edit User Rights**

Update an existing user's rights

**Update Rights for: Merchant2**

**Default Selection Options**

Standard ▾   (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/Verification |
| ☑ 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 - Tokenization**

☐ Generate Tokens

**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 |

**Virtual Terminal - Export Script**

☐ Export Transactions

[ 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.



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

The **Edit User** screen displays.

User        Account Settings        Terminal

# Edit User

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

**Update**

**User Information**

| | |
|---|---|
| User ID: | Clerk100 |
| First Name: | Sam |
| Last Name: | |
| Location: | Atlanta |
| Phone: | |
| Extension: | |
| Email: | Sam@yahoo.com  * |
| Password: | ••••••••  * |
| Supervisor: | 001546 ▼ |
| Active: | Yes ▼ |
| Status: | Unlocked ▼ |

[ Update ]  [ Rights ]  [ Terminals ]  [ Cancel ]

3. Click **Rights**.

The **Edit User Rights** screen displays.

## Edit User Rights

Update an existing user's rights

### Update Rights for: Merchant2

**Default Selection Options**

Standard ▼    (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/Verification |
| ☑ 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 - Tokenization**

☐ Generate Tokens

**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 |

**Virtual Terminal - Export Script**

☐ Export Transactions

[ Update ]    [ Clear All ]    [ Cancel ]

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.

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

| User List | | | | | | Download |
|---|---|---|---|---|---|---|
| 4 items | | | | | | |
| ☐ | User ID ⬍ | First Name ⬍ | Last Name ⬍ | Location ⬍ | Supervisor ⬍ | Active ⬍ |
| ☐ | 001546 | | | | | Y |
| ☐ | 001550 | Kris | Trierweiler | Denver | 001546 | Y |
| ☐ | Superstore 1 | Sam | Brown | Atlanta | 001546 | Y |
| ☐ | Superstore Cler | Sam | Brown | Atlanta | 001546 | Y |

Select All   Unselect All   Copy User   Supervisor Report

The **Edit User** screen displays.

User        Account Settings        Terminal

## Edit User

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

**Update**

**User Information**

| | |
|---|---|
| User ID: | Clerk100 |
| First Name: | Sam |
| Last Name: | |
| Location: | Atlanta |
| Phone: | |
| Extension: | |
| Email: | Sam@yahoo.com ✳ |
| Password: | •••••••• ✳ |
| Supervisor: | 001546 ▼ |
| Active: | Yes ▼ |
| Status: | Unlocked ▼ |

Update   Rights   Terminals   Cancel

3.   Click **Terminals**.

The **Terminal Associations** screen displays.



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

5. Click **Copy Associations From Other User**.

   The screen updates showing the terminal association and displays a message that the terminal was successfully.
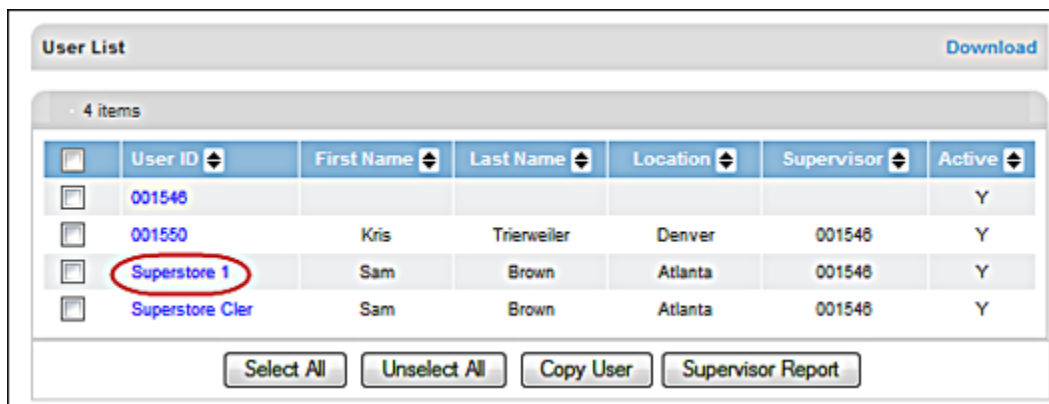
# To Copy Associations from Other Users

1. Find the user you want to edit by following the instructions under the [Finding a User Account](Finding a User Account) section.



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

The **Edit User** screen displays.



3.  Click **Terminals**.

The **Terminal Associations** screen displays.



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.



6. 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.
   - 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 **Terminal Associations** screen, click the **Delete** button in the row in which the terminal you wish to remove appears.



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

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



**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
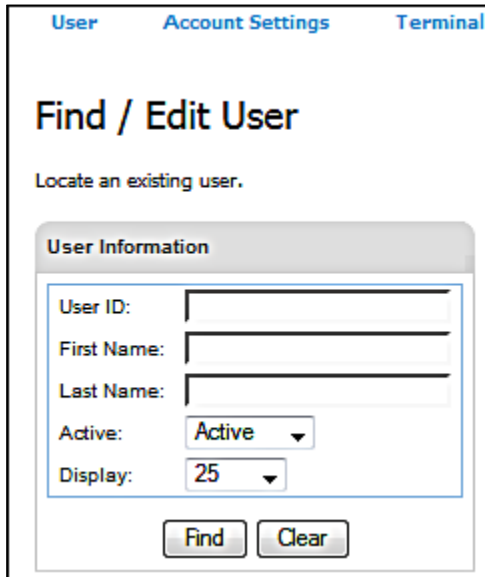
## To Generate User Report for All Users and their Supervisors

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.



2. Click **Find**.

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



**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.



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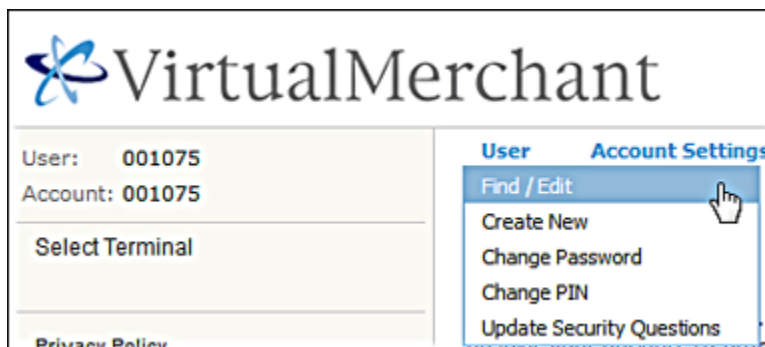
The **Find/Edit User** screen displays.
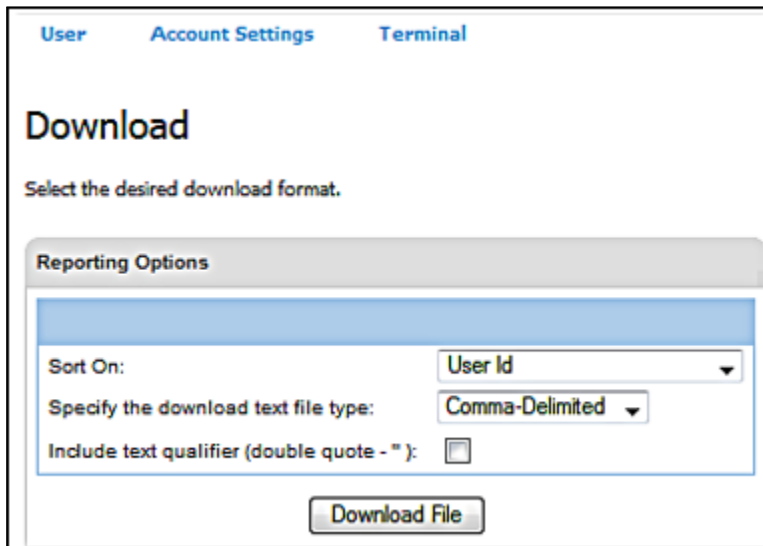


2. Click **Find**.

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.

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 **Download File** 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**.
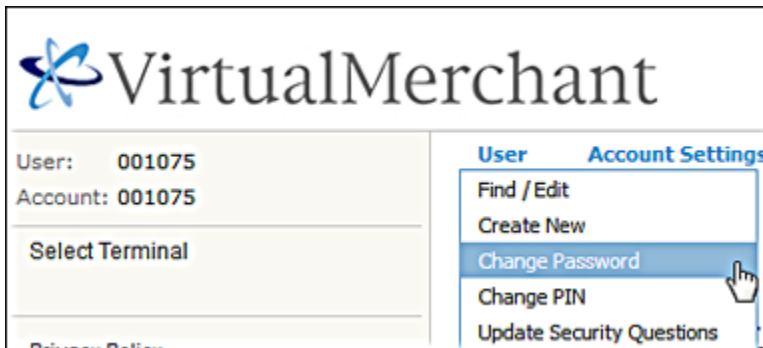


The **Change Password** screen displays.



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.
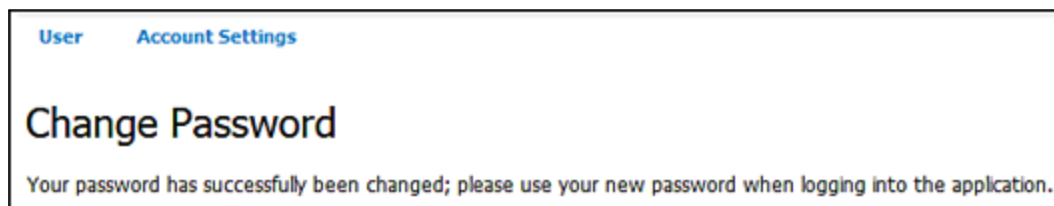


**Note**:  Click **Clear** if you want to abandon any changes.

# 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**.
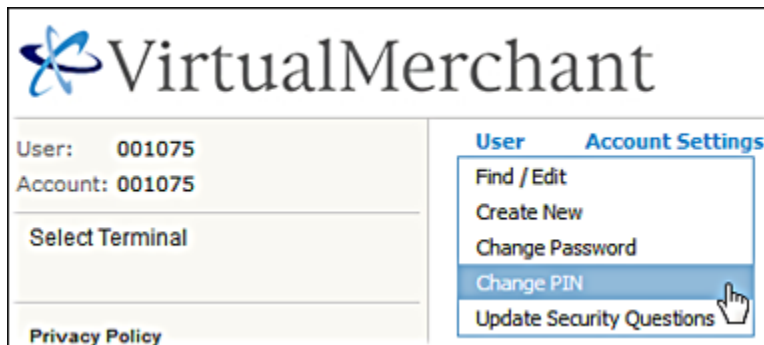


   The **Change PIN** screen displays.



2. If you want to change the **PIN Length,** select one of the following options from the drop-down list:

   - Sixty Four characters (recommended)
   - Thirty two characters
   - Six characters
   - Five characters
   - Four characters

   **Notes:**

   - PIN length defaults to 64 characters
   - PINs are case sensitive

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 (recommended)

**Note:** PIN format defaults to alphanumeric.

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 (**77QL32…**) has a length of 64 characters and the format is alphanumeric.



a) To change the PIN length from 64 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 .



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



The **Update Security Questions** screen displays.



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.



4.   Enter your **Answer**.

5.   Click **Update**.

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

# 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:
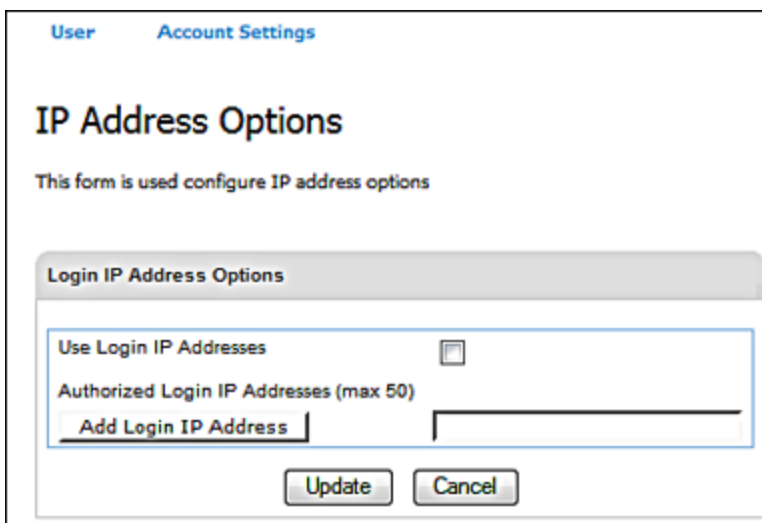
- Add a login IP Address
- Delete a login IP Address

## 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.

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.
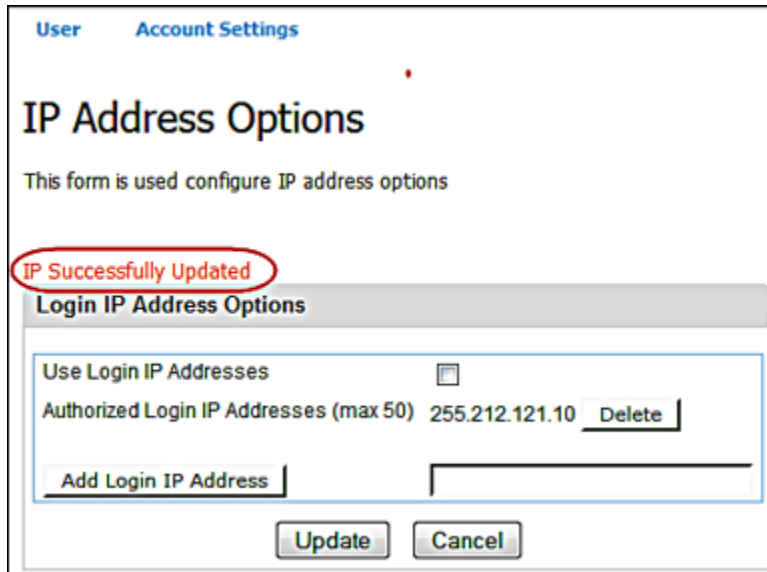


5.  To add other IP addresses, repeat Steps 3 and 4.

    **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.



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.



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

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



3. To delete other IP addresses, repeat Step 2.

4. Click **Update.**

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

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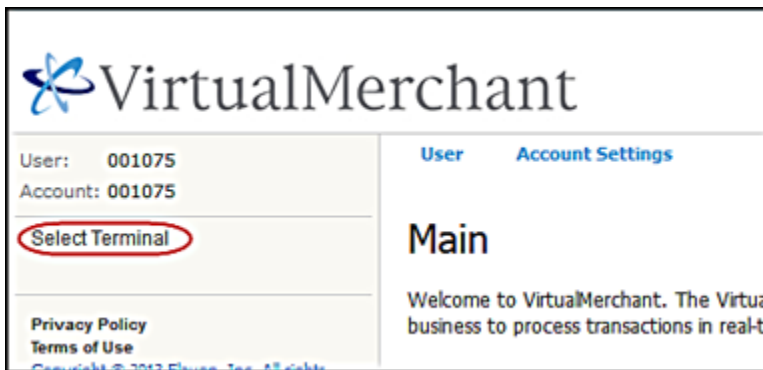
The **Select Terminal** screen displays a list of the terminals on which you have access in alphabetical order by Friendly Name.

**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.



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**.



4.   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
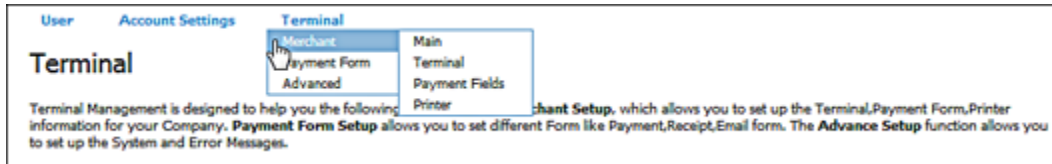


# To Update Merchant Information (Main Option)

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.



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 the following settings:

| Settings | Description |
|---|---|
| Merchant ID | The merchant identification number (MID) assigned by Elavon. A single MID may have multiple terminal numbers or locations that accept funds generated by transactions. |
| Terminal Number | The number assigned by Elavon to a single merchant location, also called a TID. One or several terminal numbers might be under a single MID. |
| Friendly Name | An easy-to-recognize name for the terminal, assigned by the merchant (for example: My Retail Store). |
| Region | The geographic region where the terminal is located (for example: United States). |
| Time Zone | The time zone where the terminal or store is located (for example: Eastern Time). |
| Currency | The merchant base currency used in transactions (for example: United States dollar). |
| Processing Type | The terminal capture and processing type. Possible values are Terminal-based or Host-Based. |
| Market Segment | Business type or category (for example: Retail, Service, Internet, or Mail Order). |
| Status | The terminal processing status.<br><br>There are three possible statuses:<br>• **Active**: allows you to process and settle transactions.<br>• **Not Live**: allows you to process test transactions via API only. No settlement or UI processing is allowed.<br>• **Suspended**: allows you to log on to the terminal and view activity. No processing is allowed. |

| Settings | Description |
|---|---|
| Status (Continued) | **Notes**: When the status of a terminal is:<br><br>• **Not Live:**<br>   - Recurring, auto settlement and manual settlement are not possible.<br>   - Transactions are processed in test mode using the API and transactions via the UI are not allowed.<br><br>• **Suspended:**<br>   - Recurring, auto settlement and manual settlement are not possible.<br>   - The terminal cannot process transactions via API or UI.<br><br>• **Active:**<br>   - Merchants can process transactions as usual.<br>   - Transactions and settlement are allowed.<br><br>The terminal can only process real transactions when set to **Active**. |
| Payment Type | The type of payments that a terminal is capable of processing (for example: Credit, Debit, Gift, Food Stamp, or Check). |
| Credit Payment Options | Additional options and capabilities that can be performed by a terminal. Examples include: Address Verification, Invoice Number, Recurring, or Travel Data. |
| Recurring Payment Options | The default billing cycle for a terminal (for example: Monthly, Weekly, or Annually). |
| Debit Payment Options | Debit related options (for example: cashback or surcharge). |
| Other Payment Options | For example: MBNA Private Label. |
| Transaction Entry Options | The payment entry capabilities allowed for a terminal. This function shows if the terminal is able to process transactions though the API (for example: Enable HTTPS Transaction). |

From this list, you can update the **Friendly Name** option only.

To update the **Friendly Name**:

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

    The **Update Terminal** screen displays.



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.

    **Notes:**

    - The terminal must be active to process live transactions.
    - If your need to change any settings in your terminal, call your system administrator or Elavon at 1-800-377-3962, option 2, option 2.

# 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.

2.  Click **Add New Field**.

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



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. Fields the system sets as required cannot be changed. |
| 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.<br><br>**Note:** Applicable to the API response only. |
| 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 email to the addresses entered into the payment form. You must enter the **Contact Email** on the **Update Merchant Information** screen for the email to be sent to the customer. |
| Show in Email to Merchant | Includes this field in the merchant notification email to the addresses entered into the **Terminal E-mail** on the **Update Merchant Information** screen. |

| Fields | Description |
|---|---|
| Forward on Approval | Forwards the information in this field to the URL specified for the merchant if the transaction is approved.<br><br>**Note:** Applicable to the API response only. |
| Forward on Decline | Forwards the information in this field to the URL specified for the merchant if the transaction is declined.<br><br>**Note:** Applicable to the API response only. |

**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 email to Customer
- Show email to Merchant

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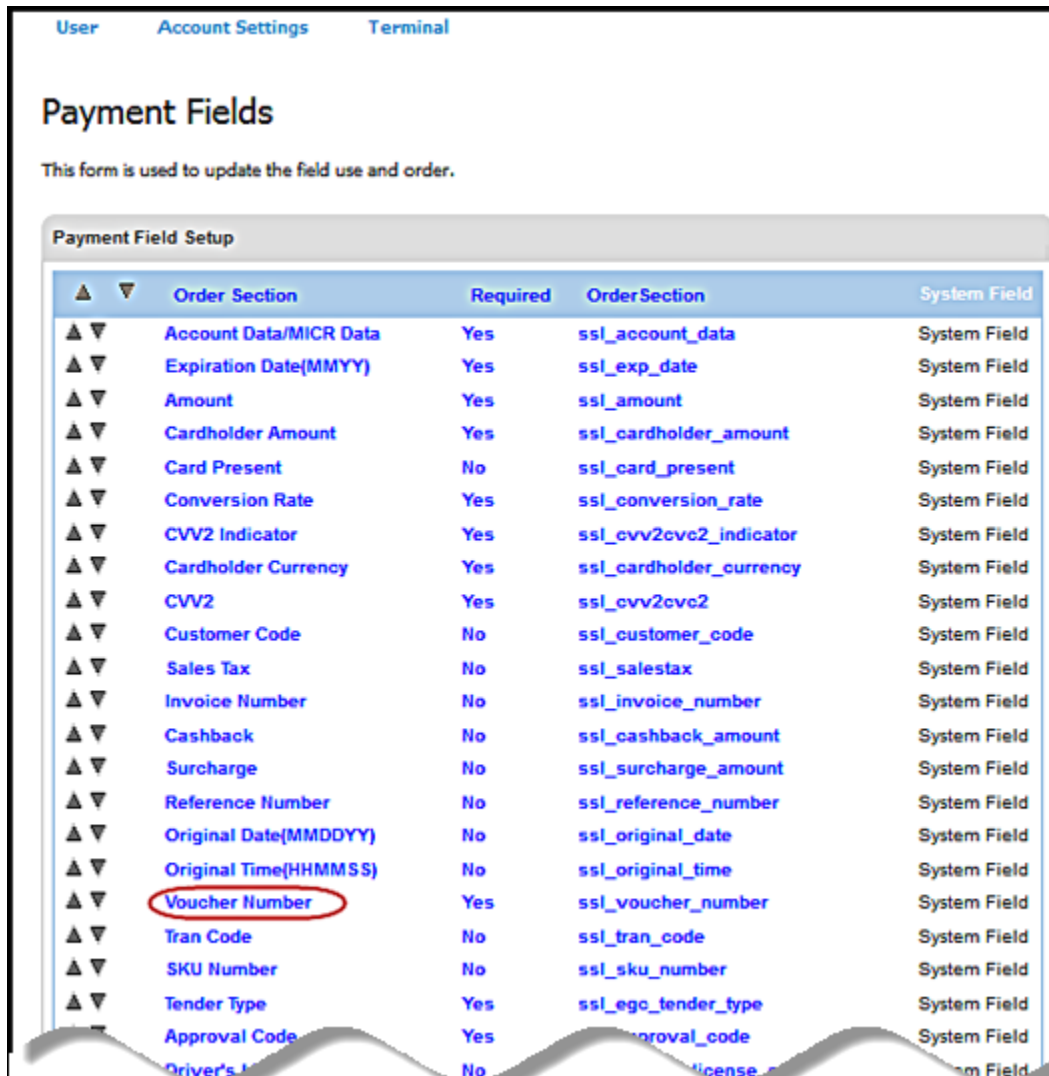
   The **Payment Fields** screen displays and indicates that your update was successful. The new field displays at the bottom of the section.

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 want to delete.

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

2.  Click **Delete.**

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

    Are you sure you want to delete this field?

    [ OK ]    [ Cancel ]
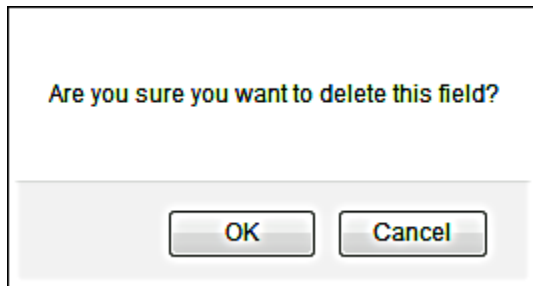
3.  Click **OK**.

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

## *To Edit Payment Fields*

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

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

    **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 email 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.

## *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.



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

## *To Add New Payment Sections*

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



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



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.

5. 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.

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

## *To Edit Payment Sections*

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

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

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.

## To Delete Payment Sections

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

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



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.



## 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.



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

- Printer Options
- Receipt 116 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.<br><br>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.<br><br>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.<br><br>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:
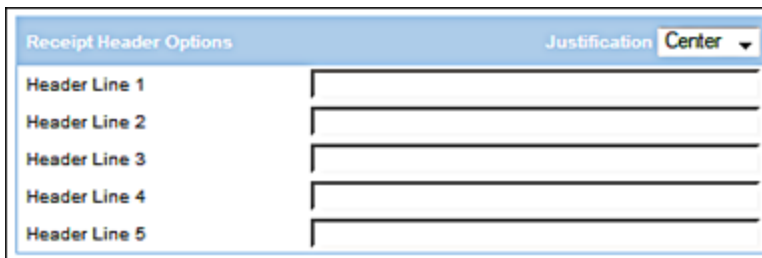
- Single Ply
- Multi Ply

**Notes**:

- When you select Serial Printer as the printer type:

  - Select **Single Ply** for 1 ply thermal style printers. This option prints the customer and merchant receipts separately.

  - 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.

- When you select Parallel Printer as the printer type:

  - Single Ply prints the customer and merchant receipts side by side on a single sheet of paper (8 1/2″x11″).

  - Multi Ply prints the customer and merchant receipts on 2 separate pages (1 per page, 8 1/2″x11″).

To Set Up Receipt Header Options

**Receipt Header Options** configures 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.



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



To Set Up Receipt Trailer Options

**Receipt Trailer Options** configures 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.

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

6.  Enter descriptive label must be entered in the **Custom Label** field.

7.  To link to a defined custom field, select a value from the **Custom Field** drop-down list.

### To Set Up Receipt Custom Fields

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

8.  Click **Update**.

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



# 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.



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.
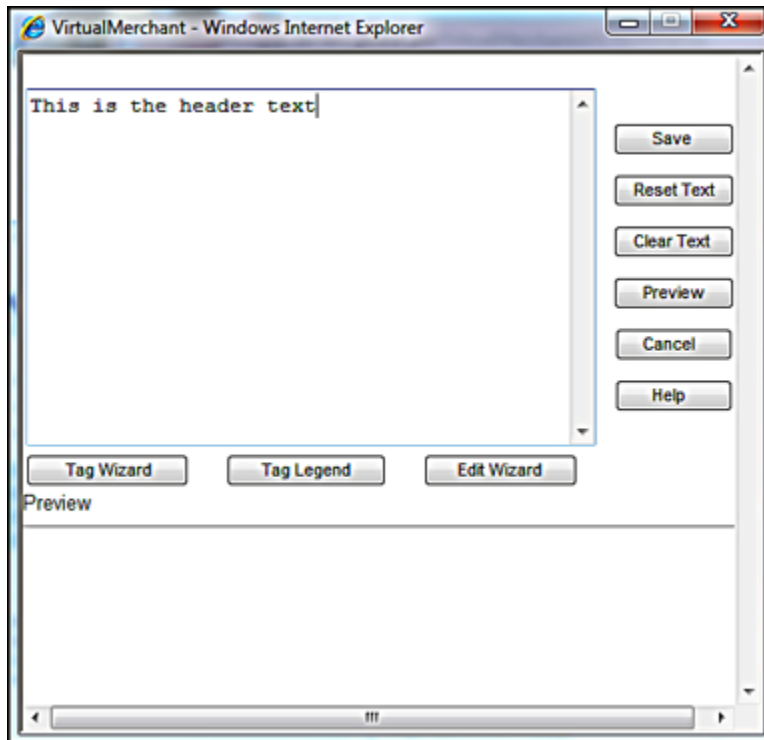


Note:  You have two options to configure your **Payment Form Header**:  Text Editor window or
the Tag Wizard button.

To Configure Your Payment Form Header using the Text Editor Window

1.  Enter the text you want to appear on the form header.

2.  Click **Preview** to view the text as it will appear in the header.

3.  Click **Save** to save the text.

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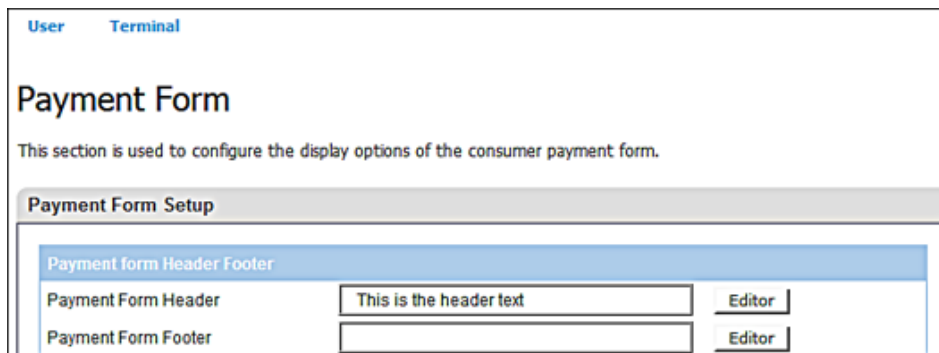
**Notes**:

- 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.

To Configure Your Payment Form Header using the Tag Wizard Button

1. Click **Tag Wizard** 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.

2. In the **Enter Text Here** text box, enter the basic text to add to the header or footer.

3. In the **Line Attributes** section, select the option to define how the text entered into the previous box appears on the form.

4. In the **Text Attributes** section, select text attributes to define display properties of the text.

5. Click **Insert**.

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

6. 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**.
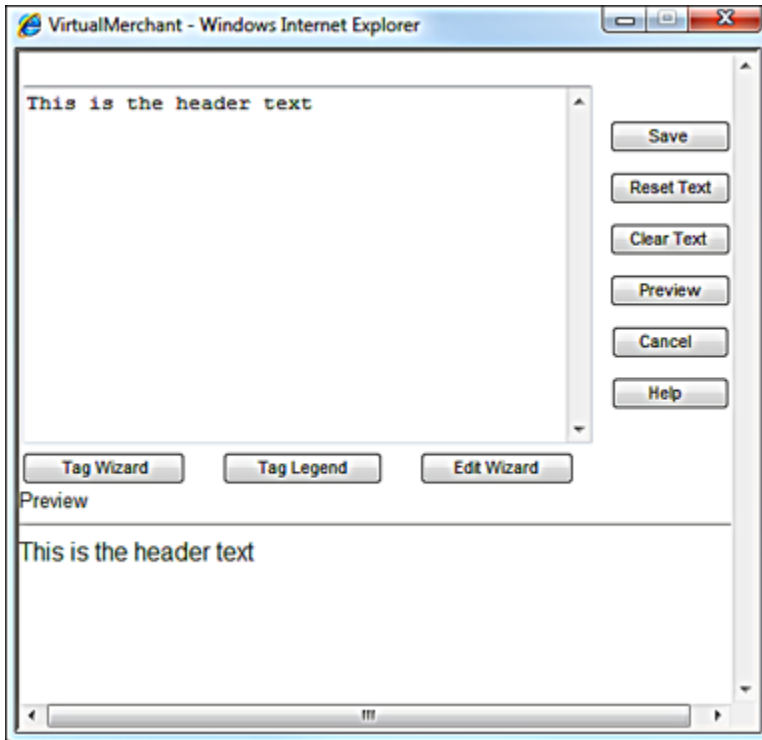


The following screen displays.
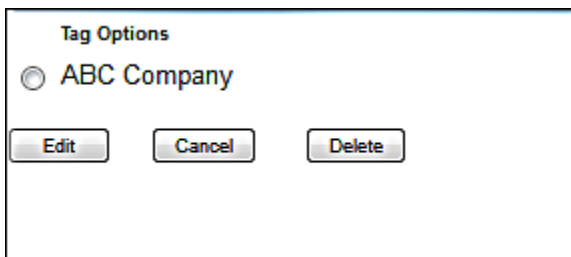


3. Select **Edit** to edit or **Delete** to delete.

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.

## *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.
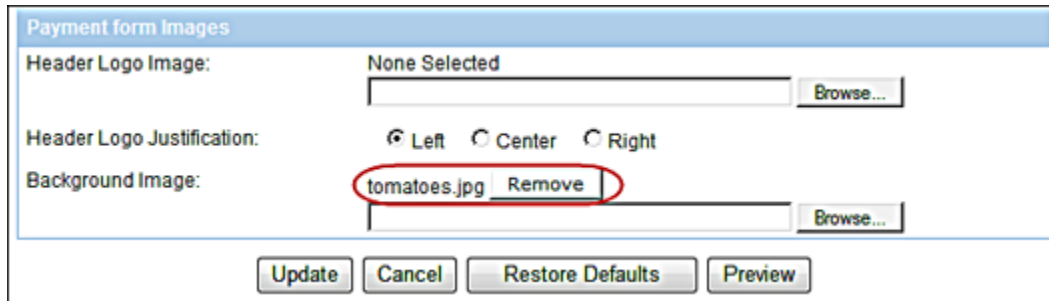


3. Select  **Left**, **Center**, or **Right** to align the logo as desired and click **Update**.

   **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.
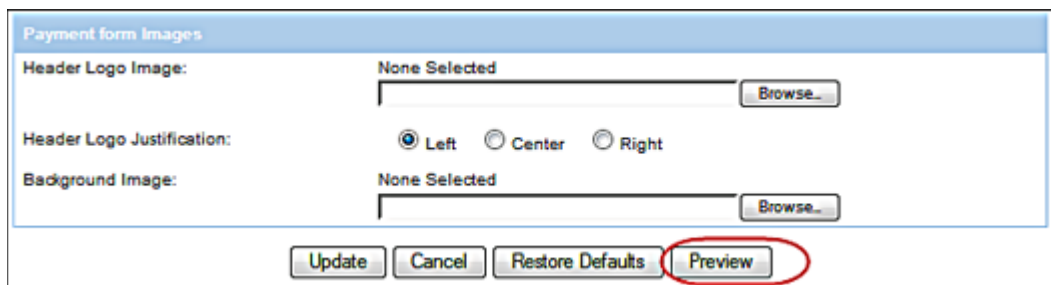
## *To Remove Header Logo and Background Images from Payment Form*

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.

# 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.



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:
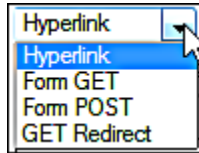


3. Enter relevant information in the **Receipt Form - Declined** section.

   **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**.

| Option | Description |
|---|---|
| Link Method | This selection offers four methods to create the receipt link.<br><br>**Hyperlink** - Displays the link back to the website specified in the URL field as a text link on the VirtualMerchant response page.<br><br>**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.<br><br>**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.<br><br>**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. |
| 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. |

| Option | Description |
|---|---|
| URL | 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:<br><br>• **HTTP** - Hyper Text Transfer Protocol<br>• **HTTPS** - Hyper Text Transfer Protocol Secure<br>• **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.



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 email header and footer formats so custom messages can be presented.

1. To use the email address you specified in the **Merchant Information** section (refer to the Setting Up 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.

2. 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.

3. 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.
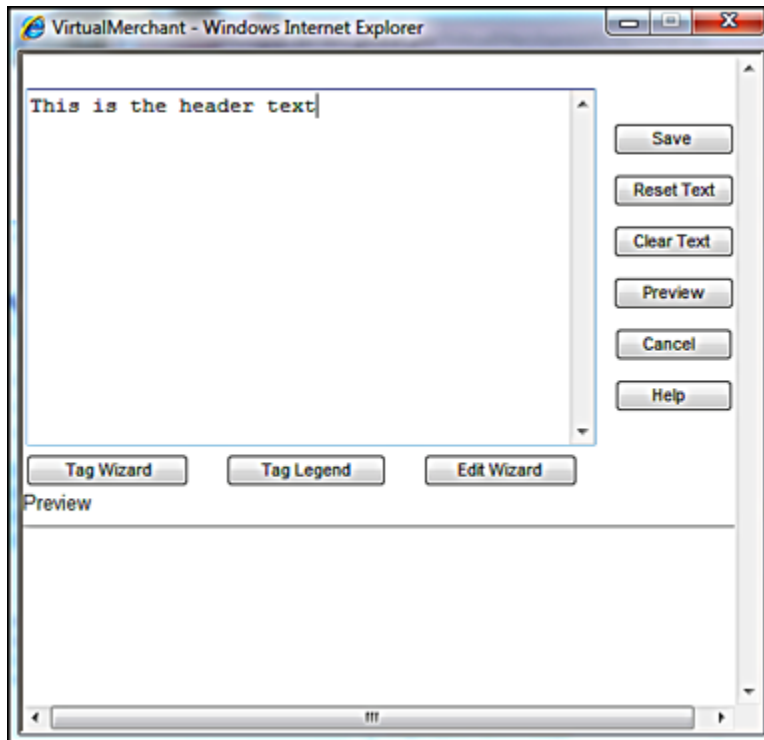


4. Enter and save your message.

5. 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.

6.  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 email notifications for **Declined** transactions and to modify email header and footer formats to customize messages.

1. 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.

2. 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.

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

4.  Enter and save your message in the dialog box that displays.

5.  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.

6.  Enter and save your message in the dialog box that displays.

7.  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
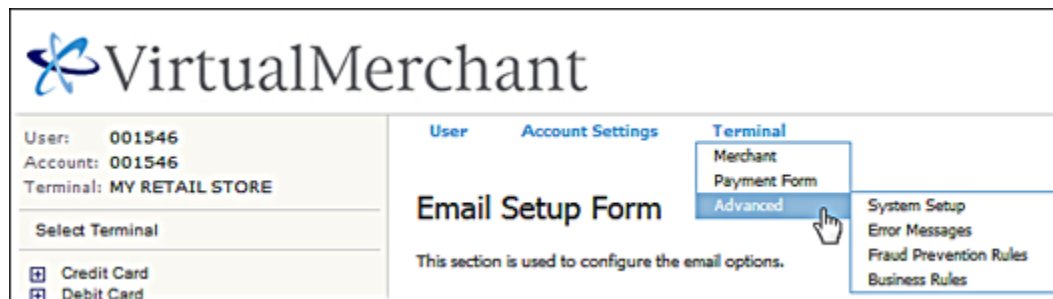


## Configuring System Setups

**System Setup** allows you to:

- Configure your HTTP options
- Configure your processing options
- Configure your device options
- Configure your Export 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.

2.  To be able to prevent all except authorized referrers from linking to your site, click the **Use HTTPS 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 HTTPS Transaction** check box needs to be enabled on the Terminal Configuration screen.  Contact Customer Support to enable this flag.
    - Refer to the *VirtualMerchant Developer Guide* for details on Web site integration.

<u>To Add a Referrer</u>

1.  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 (for example, https://www.mywebsite.com/paymentpage.html).

2.  Click the **Add Referrers** button.

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

    **Note**:  Add each referrer separately.

<u>To Remove a Referrer</u>

1.  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.

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

## *To 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

<u>To Set Up 3D Secure</u>

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.

| User | Account Settings | Terminal |
| --- | --- | --- |

## System Setup

This form is used configure the advanced system settings.

**Advanced Configuration**

**HTTP Options**

| Use HTTP Referrers | ☐ |
| --- | --- |

Authorized Referrers

| Add Referrer | |
| --- | --- |

**Processing Options**

| Auto Pend HTTP Transactions | ☑ |
| --- | --- |
| Auto Settlement | ☑ |
| Auto Settlement Time (EST) | Midnight ▾ |
| Settle Recurring Transactions Next Day | ☐ |

**Device Options**

| Signature Capture Device in Use | ☐ |
| --- | --- |

**Export Options**

| Enable Export Script | ☑ |
| --- | --- |
| Approval URL | https://www.myexportscript.com/approval |
| Declined URL | https://www.myexportscript.com/decline |
| Error URL | https://www.myexportscript.com/error |
| Authentication Username | name |
| Authentication Password | •••••••• |
| Confirmation String | any string |

[ Update ]   [ Cancel ]

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

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

<u>To Set Up Auto Pend HTTP Transactions</u>

This option is available on older terminals only to indicate if their transactions need to be pended. All new terminals have now the ability to pend transactions using more flexible tools via the Fraud Prevention Auto Pend option.

<u>To Create a Schedule to Automatically Settle your Transactions</u>

1.  To automatically settle your transactions, select the **Auto Settlement** check box.

2.  In the **Auto Settlement Time (EST)** drop-down list, select your settlement  hour.

    **Notes**:

    - Auto Settlement Time:

        - Settles all unpended transactions from the Current Batches queue at a specified time each day, Eastern Standard Time (EST).

        - Transactions with a timestamp after the auto-settlement time will be settled in the next day's batch.

        - 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.

3.  To exclude recurring transactions in the current settlement run and include them in the next day's run, select the **Settle Recurring Transactions Next Day** check box.

    **Note**: If the **Settle Recurring Transactions Next Day** check box is unchecked, VirtualMerchant includes recurring transactions in the current settlement run.

    **Notes**:

    - When you add a new terminal, VirtualMerchant sets up the terminal to include recurring transactions in the current settlement run by default (uncheck the **Settle Recurring Transactions Next Day** check box).

    - VirtualMerchant allows you to set up terminals to exclude recurring transactions from the current settlement run and include them in the next day's run (check the **Settle Recurring Transactions Next Day** check box).

4.  Click **Update** to update your settlement time.

## To Configure Your Device Options

You can set the **Signature Capture Device in Use** field when you have a certified device connected to your PC that will accept signatures.  This function allows you to capture signature images when you enter transactions. This function also allows you to add signatures to open and settled transactions.

To set up a terminal for a signature capture device, select the **Signature Capture Device in Use** check box.

## *To Configure Your Export Options*

You can set up the **Export Script** setting to specify a URL for approved, declined or error transactions. All transactions will send an export script to the specified location. Export scripts allow you to request the results of your payment transactions be returned to your website for inventory purposes, sales analysis, or customer database maintenance.  Virtual Merchant offers a post approval or *export* script that posts results to your system after completing each transaction.

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

    The **System Setup** screen displays.

2.   Select the **Enable Export Script** check box.

The **Enable Export Script** checkbox defaults to *unchecked*. The remaining fields are read-only and become editable when you select the **Enable Export Script** check box.

2.   Enter an **Approval URL** to indicate where your approved transactions will go.

3.   Enter a **Decline URL** to indicate where your declined transaction will go.

4.   Enter an **Error URL** to indicate where your errors will go.

5.   Enter an **Authentication Username** and **Authentication Password**.

6.   Enter a **Confirmation String**.

**Notes**:

- When you enter a value for **Authentication Username**, you must enter a value for **Authentication Password**, and conversely, if you enter a value for the **Authentication Password**, the **Authentication Username** is required.

- The **Confirmation String** is optional. However, if you want to provide a **Confirmation String**, it must be used in conjunction with the **Username** and **Password**.

7.   Click **Update** to update your export script settings.

# 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.**

   The **Custom Error** screen displays.



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. 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.

| | | | |
|---|---|---|---|
| **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. | Disabled | Disabled |
| **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 |
| **Transaction Velocity Filter** | This filter allows you to specify a threshold for the number of transactions allowed, all transactions received exceeding the threshold will be declined. | | <ul><li>Daily Velocity - Disabled</li><li>Hourly Velocity - Disabled</li><li>IP Hourly Velocity - Disabled</li></ul> |
| **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. | | **Enabled** |
| **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 |

**Notes**:

- Merchants are asked to get familiar with the capabilities of each of these filters and monitor their processing trends to determine which ones work best for their business needs.
- Rules are only triggered via integration and do not apply to any transaction initiated from the user interface (Virtual Terminal).

The available filters are as follows:

- Auto Pend Filter
- 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
- Transaction Velocity Filter
- Email Domain Filter
- Transaction Timeout Filter

## *To Update Auto Pend Settings*

The **Auto-Pend Filter** screen allows you to manage the **Auto Pend** settings for your terminal.  These settings enable you to designate and maintain a list of the transaction types that you want to set to pend. You may choose to pend Credit Card Sale, Credit Card Auth Only, Credit Card Force or Credit Card Returns.

If you use this filter and receive approved transactions, they will be automatically pended when entered through the VirtualMerchant integration. You must log on to the application to release those transactions from the Pended state. Pended transactions cannot be settled until they are unpended.

To Pend a Transaction Type

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

   The **Fraud Protection Rules** screen displays.

2. Click **Auto Pend Filter**.

The **Auto Pend Filter** screen displays.



3.   Select the **Enable Auto Pend Settings** check box.

4.   Select the transaction types that you want to auto pend.

     A message displays to confirm activation.



5.   Click **OK**.

     **Notes**:

     - To disable activation, uncheck the **Enable Auto Pend Settings** check box.  A message displays to confirm deactivation.
     - You must choose at least one transaction type to enable this filter.
     - The filter applies to all transactions entered through the integration.

6.   Click **Update**.

     The settings for your terminal are immediately activated and the filter will be applied to all transaction types specified.

## *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.

The Merchant IP Address Filter settings only have a local setting; there is no global setting for this rule.  You only have one checkbox that is used to enable / disable the rule for the terminal.



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.

    You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.  Do you want to proceed?

    OK        Cancel
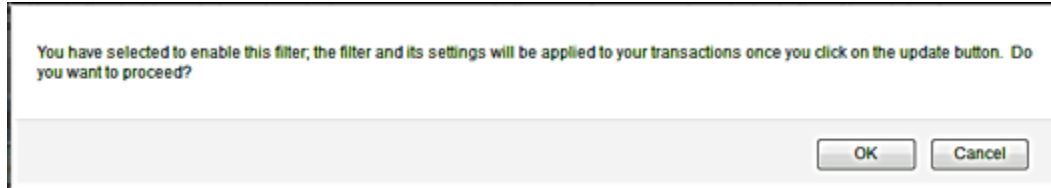
4.  Click **OK**.

    **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 lets you 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.
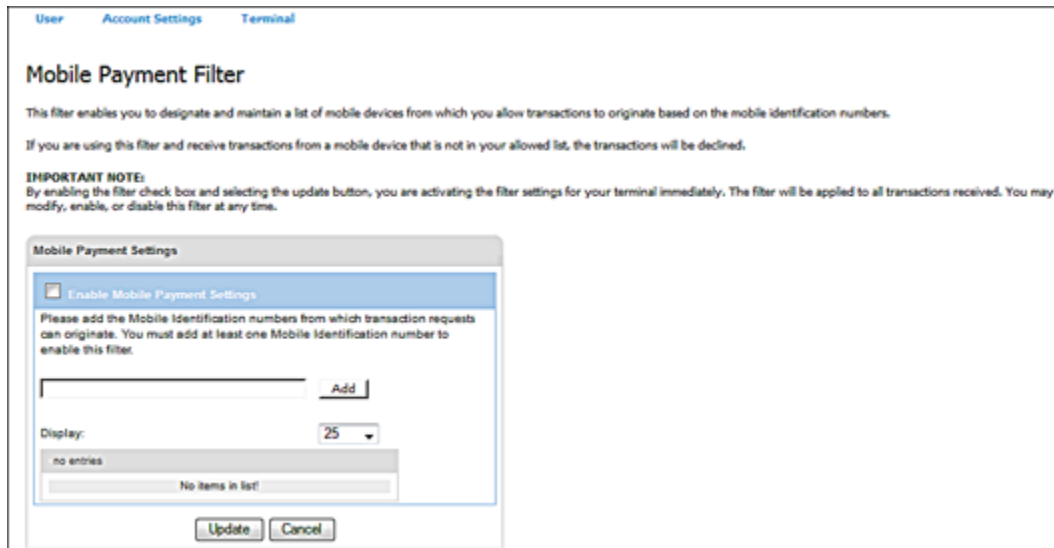


To Add a Mobile Payment Identification Number

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.  Enter the Mobile Payment Number that you want add.

4.  Click the **Add** button

    A message displays to confirm activation.
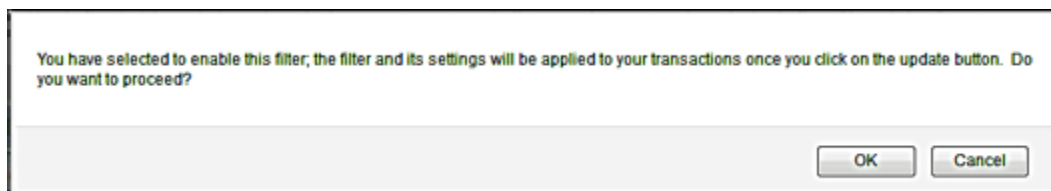


5.  Click **OK**

## 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.

To block a specific IP address or range of IP addresses, you enter the IP address and click the **Add** button. You can enter IP addresses without enabling the local IP address setting of the rule for the terminal. However, you cannot enable the local IP address setting until at least one IP address is entered; an error message will be displayed when you click the Update button.

To block all IP addresses for a country, select a country from the **Country to Accept** box on the left and click the right pointing arrow to move the Country to the **Countries to Block** box on the right.  You can select Countries without enabling the local Country setting of the rule for the terminal.  However, you cannot enable the local Country setting until at least one Country is in the *Countries to Block* box; an error message will be displayed when the user clicks the **Update** button.

You can remove IP addresses/Countries without disabling the local setting of the rule; however if you remove all entries and click the **Update** button you will get an error message.  When removing all entries, you have to uncheck the local setting checkbox before clicking the **Update** button.

At the local level, you can enable/disable the IP Address and Countries settings individually. Both can be disabled, both can be enabled, or one or the other can be enabled and the other disabled.  Virtual Merchant will only execute the global setting and local settings of this rule for the terminal when the settings are enabled.

At a global level, you can enable/disable the entire rule for the terminal.  This includes both the individual/range of IP Address and Countries.  The global setting of this rule always includes the individual IP addresses and the countries.



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.

    > You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button. Do you want to proceed?
    >
    > [ OK ]   [ Cancel ]

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.

    > You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button. Do you want to proceed?
    >
    > [ OK ]   [ Cancel ]
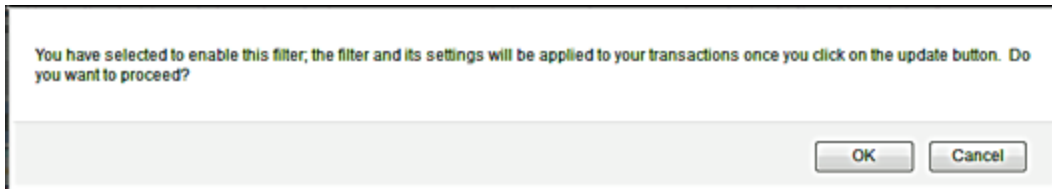
4.  Click **OK**.

    **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 $\boxed{>>}$ 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 $\boxed{<<}$ 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.

The **Billing Country Filter** has a global setting and a local setting.  The first checkbox enables/disables the global setting of the rule for the terminal.  The second check box enables/disables the local setting of the rule for the terminal.

To block a Country for the terminal, select a Country from the box on the left and click the right pointing arrow to move the Country to the box on the right.  You can select Countries without enabling the local setting for the terminal.  However, users cannot enable the local setting until at least one Country is in the **Countries to Block** box. An error message displays when the user clicks the **Update** button.

<u>To Update the Global Billing Country Settings</u>

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 Global Settings** check box, if desired.

    A message displays to confirm activation.

    > You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.  Do you want to proceed?
    >
    > [ OK ]    [ Cancel ]

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.

    You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.  Do you want to proceed?

    OK        Cancel

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.

<u>To Update the Global Shipping Country Settings</u>

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 Global Settings** check box, if desired.

    A message displays to confirm activation.

    You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button. Do you want to proceed?

    [ OK ]    [ Cancel ]
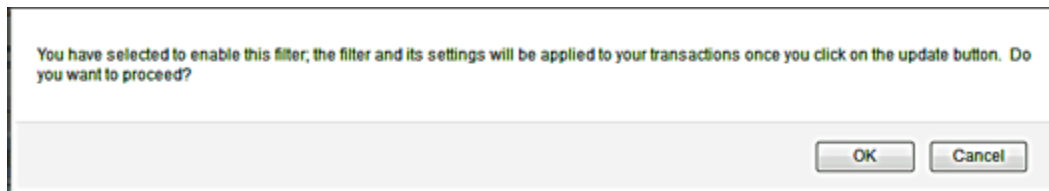
4.  Click **OK**.

    **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.

<u>To Update the Shipping Country Settings</u>

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.
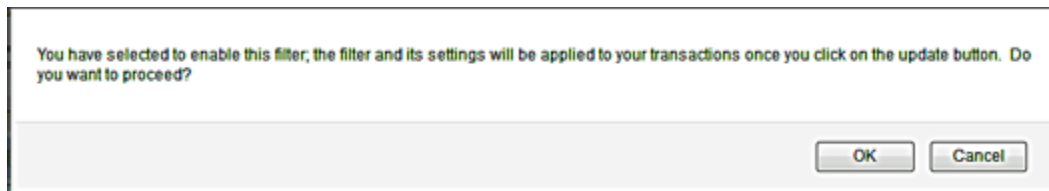
    

4.  Click **OK**.

    **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.

To block a Country for the terminal, select a Country from the box on the left and click the right pointing arrow to move the Country to the box on the right. You can select Countries without enabling the local setting for the terminal. However, users cannot enable the local setting until at least one Country is in the **Countries to Block** box; an error message will be displayed when the user clicks the Update button.

**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.

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.

    You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.  Do you want to proceed?

    [ OK ]   [ Cancel ]

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.

    You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.  Do you want to proceed?

    [ OK ]   [ Cancel ]

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.

<u>To Update the Global IP & Shipping Country Mismatch Settings</u>

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.

    You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button. Do you want to proceed?

    OK      Cancel

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.

<u>To Update the IP & Shipping Country Mismatch Settings</u>

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.

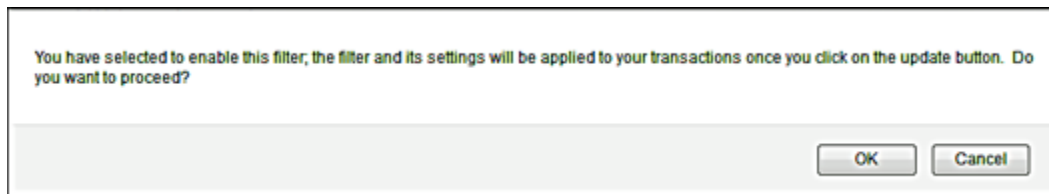3.  Select the **Enable IP Shipping Country Mismatch** check box, if desired.

    A message displays to confirm activation.

    > You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button. Do you want to proceed?
    >
    > OK   Cancel
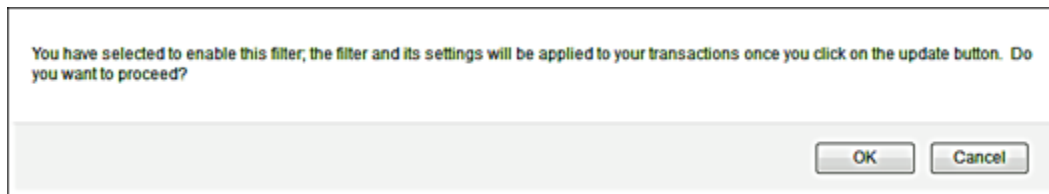
6.  Click **OK**.

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

7.  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.

8.  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.

The **Email Address Filter** settings have a global setting and a local setting.  The first checkbox enables/disables the global setting of the rule for the terminal.  The second check box enables/disables the local setting of the rule for the terminal.

You can enter IP/email addresses without enabling the local setting of the rule for the terminal.  You cannot enable the local setting until at least one IP/email address is entered; an error message will display when you clicks the Update button.

You can remove IP/email addresses without disabling the local setting of the rule; however if you remove all entries and click the **Update** button you will get an error message.  When removing all entries, you will have to uncheck the local setting checkbox before clicking the **Update** button.

**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.

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.

    You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.  Do you want to proceed?

    OK     Cancel

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.

<u>To Add an Email Address</u>

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.

> You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.  Do you want to proceed?
>
>                                                          OK        Cancel
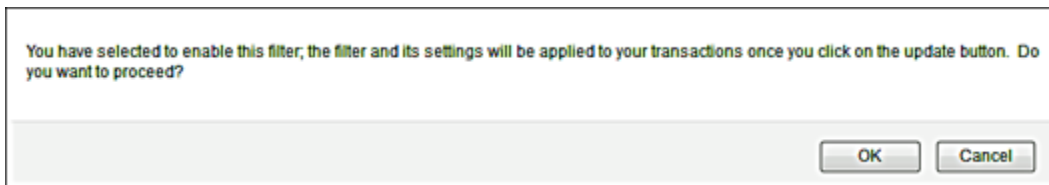
4.  Click **OK**.

    **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.

<u>To Remove an Email Address</u>

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.

The **Card Number Filter** settings have a global setting and a local setting.  The first checkbox enables/disables the global setting of the rule for the terminal.  The second check box enables/disables the local setting of the rule for the terminal.

You can enter IP/email addresses without enabling the local setting of the rule for the terminal.  You cannot enable the local setting until at least one IP/email address is entered; an error message will display when you click the **Update** button.

You can remove IP/email addresses without disabling the local setting of the rule; however if you remove all entries and click the Update button you will get an error message.  When removing all entries, you will have to uncheck the local setting checkbox before clicking the **Update** button.

If you use this filter and receive transactions from card number that is in your blocked list, the transactions will be declined.

<u>To Update the Global Card Number Filters Settings</u>

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.

> You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button. Do you want to proceed?
>
> 　　　　　　　　　　　　　　　　　　　　　　　　OK　　Cancel
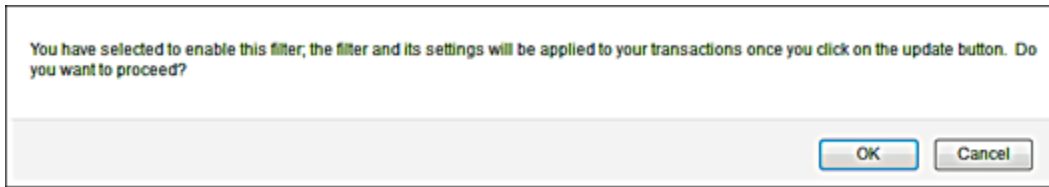
4.  Click **OK**.

    **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.

<u>To Add a Card Number</u>

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.

> You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button. Do you want to proceed?
>
> 　　　　　　　　　　　　　　　　　　　　　　　　OK　　Cancel
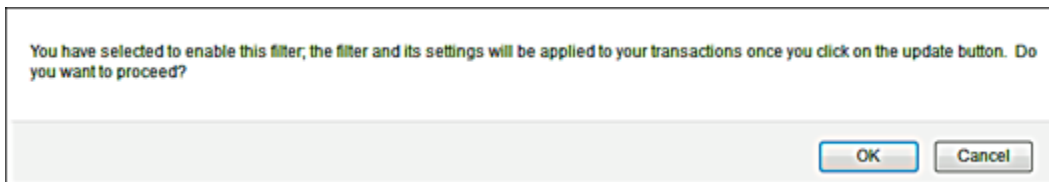
4.   Click **OK**.

> **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 Transaction Velocity Filter Settings*

This filter lets you specify a threshold for the number of transactions allowed, all transactions received
that exceed the threshold will be declined.

This rule only has a local setting; there is no global setting.  The **Transaction Velocity Filter** rule includes
three individual rules for the terminal:

- Number of transactions allowed per day (1440 minutes)
- Number of transactions allowed per hour (60 minutes)
- Number of transactions allowed from the same IP Address per hour (60 minutes)

An error message is displayed when:

- You check the **Enable Daily Velocity Settings** check box and click **Update** without providing the
  number of transactions allowed per day.
- The user checks the **Enable Hourly Velocity Settings** check box and clicks **Update** without
  providing the number of transaction allowed per hour.
- The user checks the **Enable IP Hourly Velocity Settings** check box and clicks **Update** without
  providing the number of transactions per hour.

You can enter the number of transactions allowed per day or per hour without having to check the associated **Enable** check box.

Users can uncheck the **Enable** check boxes without having to remove the number of transactions allowed per day or per hour.



To Specify Daily Velocity Settings

1. To specify the maximum number of transactions you want to allow per day, enter a number between 1 and 9,999 in the **Allow____transactions per Day** in the **Enable Daily Velocity Settings** portion of the screen and click the check box.

2. To specify the maximum number of transactions you want to allow per day, enter a number between 1 and 999,999 in the **Allow____transactions per Hour** in the **Enable Hourly Velocity Settings** portion of the screen and click the check box.

3. To specify the maximum number of transactions you want to allow per hour from the same IP address, enter a number between 1 and 9,999 in the **Allow____transactions from the same IP address per hour** in the **Enable IP Hourly Velocity Settings** portion of the screen and click the check box.

4.  Once you have made your selection, click the **Update** button. The following message will appear.

You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.
Do you want to proceed?

OK          Cancel
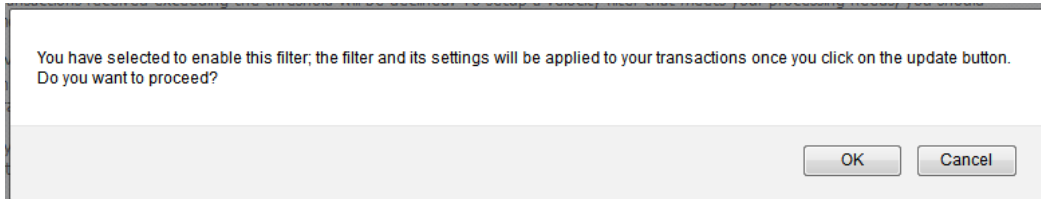
5.  Click **OK** and the filtering you have specified will be in effect.

## 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.

User        Account Settings        Terminal

**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.

**Email Domain Filter Settings**

☑ Enable Email Domain Filter Settings

Update    Cancel

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.

    > You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button.  Do you want to proceed?
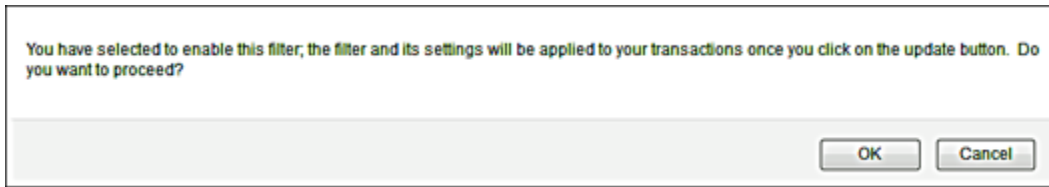    >
    > [ OK ]  [ Cancel ]
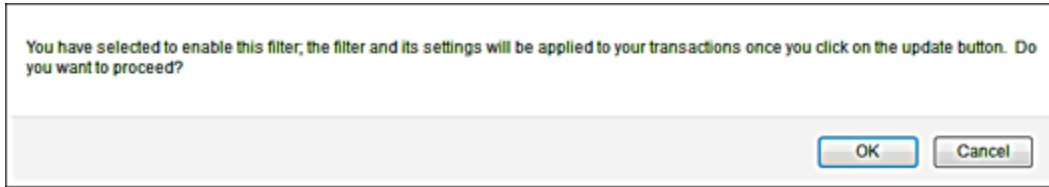
4.  Click **OK**.

    **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.
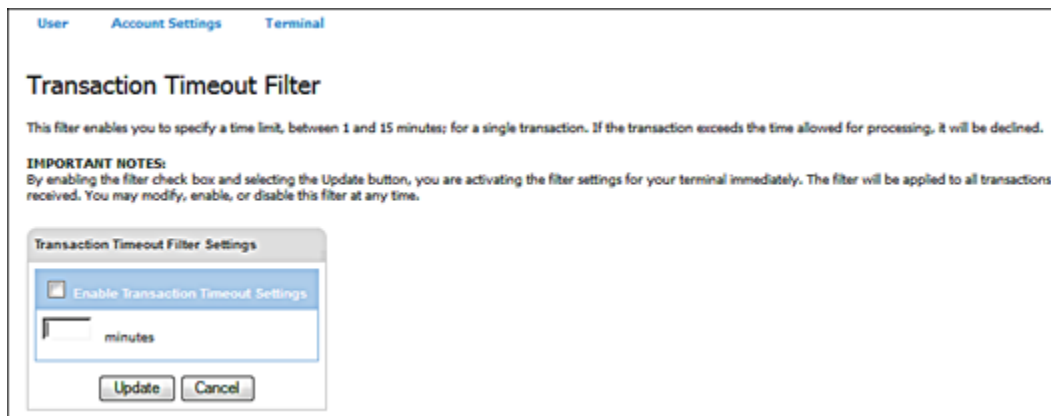


1.  Select **Terminal|Advanced|Fraud Protection Rules**.

    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.

    > You have selected to enable this filter; the filter and its settings will be applied to your transactions once you click on the update button. Do you want to proceed?
    >
    > OK        Cancel
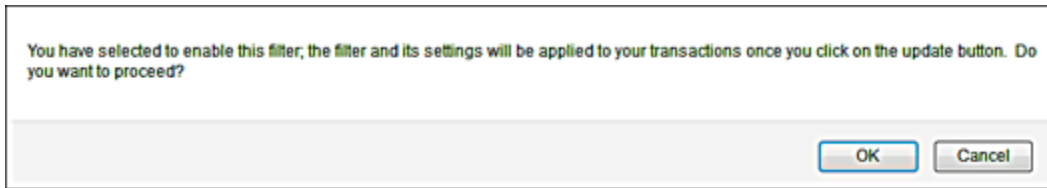
4.  Click **OK**.

    **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 (for example: 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**.
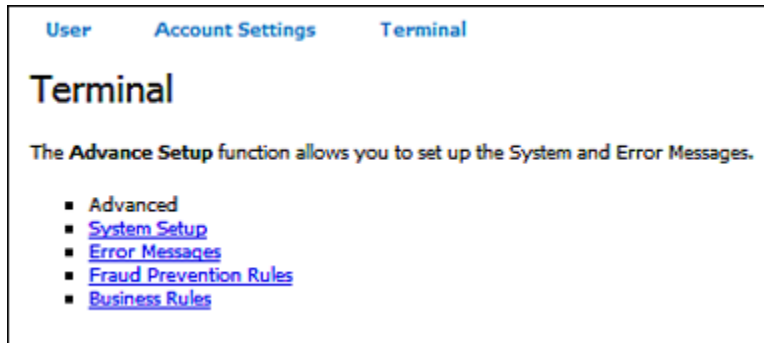


The **Processing Rules** screen displays.

2.  Based on your requirements, under **Pre-Processing Rules** or **Post-Processing Rules**, click **Add New Rule**.

The **New Rule** screen displays.



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 and use the **Operator** value **Not in Set**.
   - Refer to the AVS Response Codes and CVV2 Response Codes sections in the Response Codes chapter 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 Email** drop-down list, select an email 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.



## 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.

2. On the **Update Rule** screen, enter or adjust the fields as necessary and click **Update**.



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**.

# CHAPTER 6.    Using Your Virtual Terminal

The **Main** Virtual Terminal screen provides access to all transaction entry and management options. You can enter transactions depending on your terminal and user rights. You can also process transactions from **Current Batches** and **Settled Batches**. Refer to the Managing Unsettled Transactions (Current Batches) and Managing Settled Transactions (Settled Batches) chapters for more information.

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, it is automatically presented to you in the screen upon login. Otherwise, you must select the desired terminal from the **Select Terminal** list.

**Note:**  The terminal must be active to process live transactions. If your terminal is not active (Not Live or Suspended), call your system administrator or Elavon at 1-800-377-3962, option 2, option 2.

Depending on your user and terminal rights, this section describes how to:

- Select terminals
- Process the following transaction types:

  - Credit Card
  - Debit Card
  - Food Stamp
  - Cash Benefit
  - Electronic Check
  - Gift Card
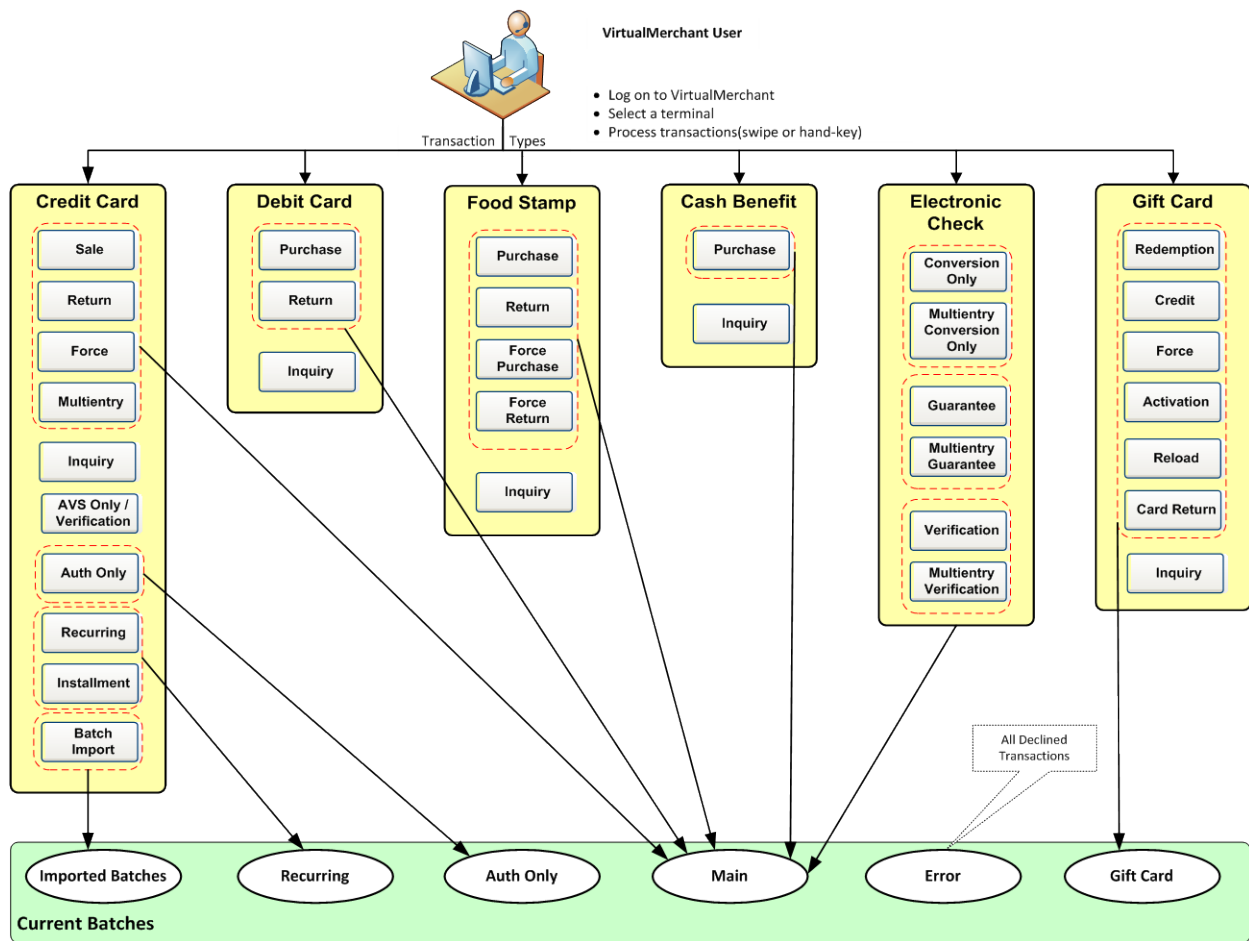
**COMMON FEATURES**:

<u>Form Fields</u>

- The field prompts for each transaction depends on the Payment Form Field Setup for the selected terminal. Refer to the <u>Configure Payment Forms</u> section in the <u>Using Terminals</u> chapter for more information.

- If you enter the **Billing Address**, to use this address for shipping in the **Shipping Address** section, select 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 clears the check box and does not update the **Billing Address**.

Response Forms

The response form consists of the **Transaction Detail** that displays the results of a processed transaction. This screen is further divided as follows:

- 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 Terminal Configuration.

Printing Receipts

- If your terminal is set up to have the receipt printed automatically, VirtualMerchant prints the receipt.

- You must allow VirtualMerchant in the browser pop-up blocker in order for the receipt to show.

- If your terminal is not set up to automatically print receipts, the receipt information is displayed on the  screen.

- 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 the system prompts you to print the receipt.

Tips

- For terminals set up for **Market Segment Service**, VirtualMerchant automatically calculates and displays the **Amount** as **Base Amount** + **Tip Amount**.

- Tip transactions are only available if the **Market Segment** is set to **Service** in the current terminal profile.

- VirtualMerchant allows you to provide tip information with transactions, based on how the System Fields are set up on the Payment Form.

- VirtualMerchant allows you to provide tip information for transactions that are swiped and hand-keyed.

# To Select a Terminal

1. After you log on to VirtualMerchant to display the **Main** screen, select the **Select Terminal** link if you have access to multiple terminals.



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

**Note**: Refer to the Using Terminals chapter 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.**
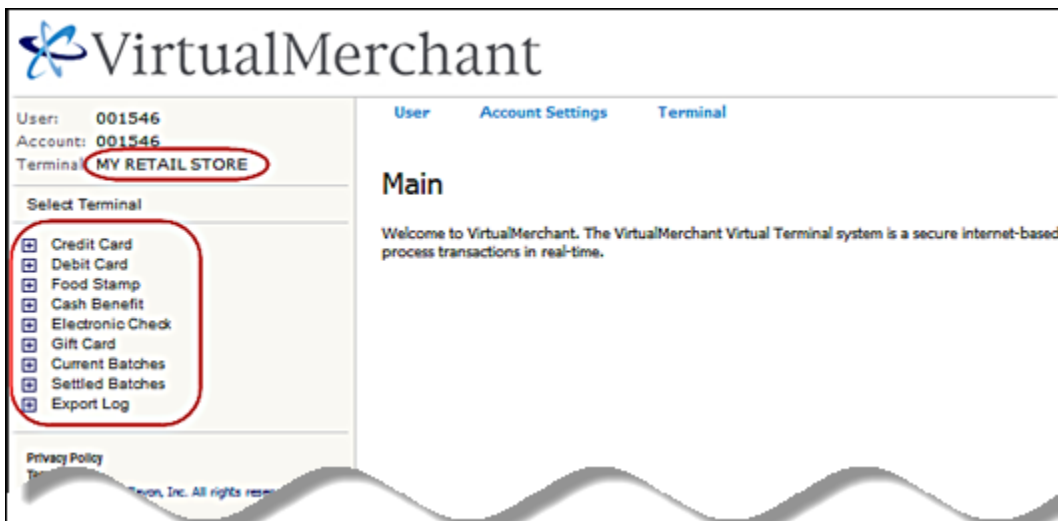


Once you have the terminal selected, you can proceed with other actions available to you from the **Terminal** menu option as described in the following sections.

# 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 describes how to:

- Enter and process credit card information
- Process credit card batch import transactions
- 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
- Verification
- Recurring
- Installment
- Multi-entry
- Batch Import

**IMPORTANT**:

- Some terminals do not support **Verification** and will continue to show **AVS Only** as the supported transaction type.

- 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 Verification Transactions

This procedure describes how to process the following credit transaction types:

- **Sale**
  This transaction allows you to obtain real-time authorization for credit card sale transactions.

- **Return**
  This transaction allows you to enter refund transactions for previous sales.

- **Force**
  This 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.

- **Auth Only**
  This transaction allows you to pre-approve transactions that will be forced or converted to Sale through at a later date.

- **Verification**
  This transaction allows you to verify if the address and the CVV value given for the transaction match that of the cardholder.

  **Note:** Some terminals do not support the **Verification** functionality but support **AVS Only** which allows you to send the address without the CVV value.

1.  On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.
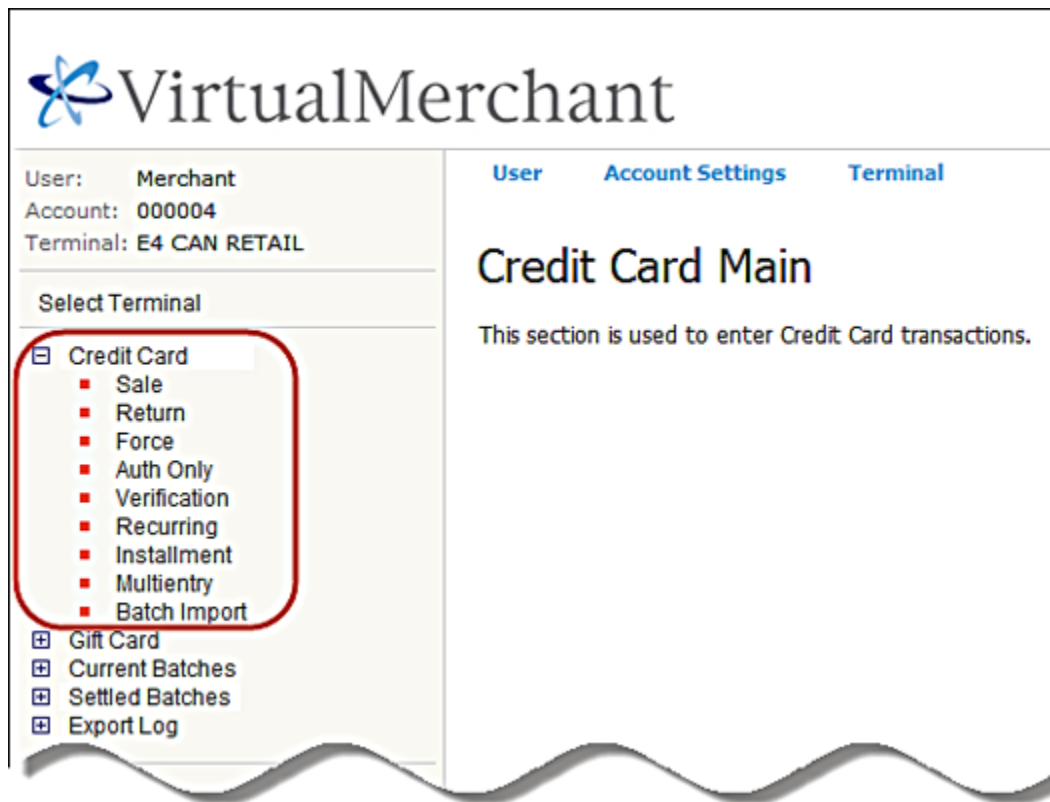


2.  To select the transaction type, do one of the following:

    - Select **Sale** to display the **Credit Card Sale** screen.
    - Select **Return** to display the **Credit Card Return** screen.
    - Select **Force** to display the **Credit Card Force** screen.
    - Select **Auth Only** to display the **Credit Card Auth Only** screen.
    - Select **Verification** to display the **Credit Card Verification** screen.

The following example shows the **Credit Card Sale** screen.



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** 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.



    • The system automatically initiates the **Submit** button on swipe.

The system displays the respective screens with the masked credit card number in the **Account Data** field as follows. The card account number cannot be edited.

| For this transaction type | This screen displays |
|---|---|
| Sale | Credit Card Sale |
| Return | Credit Card Return |
| Force | Credit Card Force |
| Auth Only | Credit Card Auth Only |
| Verification | Credit Card Verification |

The following example shows the **Credit Card Sale** screen.

5.   Enter the **Expiration Date (MMYY)**.

     **Note:**  This field is auto populated for swiped transactions and cannot be edited on the form.

6.   To enter the **Amount**, do one of the following:

| For this transaction type | Do this |
|---|---|
| Return | Enter the **Amount**. |
| Auth Only | Enter the Amount. |
| Sale | If the terminal is set up for market segment **Service**, enter the **Base Amount** and the **Tip Amount**. VirtualMerchant automatically calculates and displays the **Amount**.<br><br>If not, enter the **Amount**. |
| Force | If the terminal is set up for market segment **Service**, enter the **Base Amount** and the **Tip Amount**. VirtualMerchant automatically calculates and displays the **Amount**.<br><br>If not, enter the **Amount**. |

     **Note**: For credit card **Sale** and **Force** transactions:

     - You can update the **Tip Amount** only from **Current Batches**.
     - You can update the **Base Amount** from the response screen. The **Base Amount** cannot be changed to a value greater than the transaction (the original **Base Amount** before it was changed) was originally authorized.
     - When the **Base Amount** is updated, VirtualMerchant recalculates the **Amount** as **Base Amount** + **Tip Amount**.

7.   For hand-keyed transactions, you may wish to select one of the following options in the **Card Present** check box:

     - Present
     - Bypassed
     - Illegible
     - Not Present

8.   For **Sale**, **Force** and **Auth Only** transactions, you may wish to enter a **CVV** value. If card type is Visa, the **CVV2 Indicator** displays. Select indicator option from the list.

9.   For **Force** transactions, enter the **Approval Code**.

10.  For **Verification** transactions, enter address in the **Address 1** field, the **Postal Code**, and the **CVV** value.

11.  Enter or select any of the remaining optional fields as desired.

12. Enter the descriptor that you would like to appear in the customer credit card statement to help the transaction become more recognizable to the customer or more service-specific than the usual business name.

    **Notes**:

    - Optional feature.
    - Your terminal must be setup with Dynamic DBA.  Please contact Software Technical Support at 1-800-377-3962, option 2, option 2.
    - The DBA name can be provided on Sale, Auth Only, Force and Return/Credit transactions.

13. If you wish to enter travel information, enter the **Departure Date** (the date that the consumer's travel will begin) and the **Completion Date** (the date the consumer's travel will be completed).

    This information will be sent to the MARMS system.

    **Notes**:

    - This is an optional feature used for travel agencies and airlines only.
    - Your terminal must be set up with MARMS at Elavon and the **Travel Data** option must be enabled in the VirtualMerchant terminal. Please contact Software Technical Support at 1-800-377-3962, option 2, option 2.
    - By having the travel data option enabled, both the **Completion Date** and **Departure Date** fields are available to you in the **Terminal Setup|Merchant|Payment Fields**.
    - Both dates must be included in the transaction for the information to be sent to MARMS.
    - The dates cannot be in the past.

14. Click **Process** to send the transaction for authorization or **Cancel** to exit.

    The system displays the respective response screen as follows:

    | For this transaction type | This screen displays |
    |---|---|
    | Sale | Credit Card Sale Response |
    | Return | Credit Card Return Response |
    | Force | Credit Card Force Response |
    | Auth Only | Credit Card Auth Only Response |
    | Verification | Credit Card Verification Response |

The following example shows the **Credit Card Sale Response** screen.



15. If your terminal is not set up for a signature capture device, VirtualMerchant will follow the normal process for printing if the option is enabled. The user will not be prompted to capture the signature.

16. If your terminal is set up for a signature capture device, the following occurs:

    - The device displays, **Please swipe card** message to the consumer.

    - The payment form displays a message to the merchant, **Customer prompted to swipe card**. **Please wait!**



17. If the consumer declines to swipe the card and hit the cancel button, the payment form displays a message to the merchant, **The consumer cancelled card swipe**.

18. If the customer swipes the card and the card swipe fails, the payment form displays a message to the merchant, **Card swipe failed**. **Please retry or manually key card!**

19. If the customer swipes the card and the card swipe does not fail, the device displays, **One moment please** message to the customer.

The payment page displays with the card information collected from the card and device.

20. The merchant enters the amount and any additional information needed to complete the transaction, and clicks the process button.

    The payment form displays a message to the merchant, **Customer prompted to confirm the amount**. **Please wait!**



21. The device displays amount confirmation message to the customer and the customer is prompted to confirm the amount or cancel.

22. The customer confirms the amount and the transaction are sent for processing.

    If the amount is cancelled, the payment form displays a message to the merchant, **The amount was not confirmed**. The merchant has the chance to re-enter or correct the amount or cancel the transaction if needed.

23. The device displays a, **Processing** message to the customer.

24. The merchant receives the transaction response page.

25. The device displays the transaction response to the customer.

26. The device displays, **Please sign** message to the customer if transaction is approved

    The payment form displays a message to the merchant, **Customer prompted to sign**. **Please wait!**



**Note**: The device will not display signature prompt for declined transactions.

27. The customer signs.

If the customer cancels the signature entry, the payment form displays a message to the merchant, **Customer cancelled signature! Please retry or select cancel to manually capture signature!** The merchant has the chance to request signature again via the device or through the printed receipt.



28. The merchant receives signature and the receipt is printed with the signature if collected.

29. The device displays a **thank you** message.

   **Note:**  The transaction response is sent to the merchant whether the signature is collected or not from the customer.

30. The customer provides a signature to the device.

31. If the device captures the signature, it returns it to VirtualMerchant.

32. If the device times out or the signature was not captured, it returns an error code or a null/blank signature image to VirtualMerchant.

   **Notes**:

   - Signature capture only applies to the following transaction types:

     - Sale
     - Return
     - Force
     - Auth Only

   - You cannot replace a signature that is already associated with a transaction.

33. If the signature image was successfully captured, VirtualMerchant stores the signature image with the transaction, prints the receipt with the signature either automatically or prompts you to do so.

34. If an error code is returned or the signature image is null/blank, VirtualMerchant bypasses the signature and prints the receipt without the signature either automatically or prompts you to do so.

35. In the event of a partial approval for **Sale** or **Auth Only** transactions, a **Credit Card Partial Approval Response** screen displays.

The **Credit Card Partial Approval Response** screen consists of a **Transaction Detail** screen that displays the results of a partially approved transaction.

- The **Authorization Results** section displays all the information obtained during the authorization process.
- The **Order Section** indicates 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.  On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.



2.  Select **Sale** to display the **Credit Card Sale** screen.



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** 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.



- The system automatically initiates the **Submit** button on swipe.

The system displays the **Credit Card Sale** screen with the masked credit card number in the **Account Data** box, the **Cardholder Amount**, the **Cardholder Currency**, the **Conversion Rate** and **Markup%** to be used in the DCC transaction. These fields cannot be edited.

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**.

7. If the terminal is set up for market segment **Service**, enter the **Base Amount** and the **Tip Amount**. VirtualMerchant adds these values and sets the **Cardholder Amount** to the sum of these values.

   **Notes:**

   - The system adds the **Base Amount** + **Tip Amount** for conversion and set the **Cardholder Amount** to this value.
   - The merchant provides a **Base Amount** and a **Tip Amount** in the merchant's currency. The total **Amount** is then calculated automatically and displayed before processing. The **Cardholder Base Amount**, **Cardholder Tip Amount** and total **Cardholder Amount** are all converted automatically and displayed before processing.

8. Enter or select any of the remaining optional fields as desired.

9. 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.

**Note:** The **Orders Section** contains the **Amount** in US dollars. The **Cardholder Amount** field
contains the transaction amount after it is converted in the cardholder's currency.

The system generates a receipt.
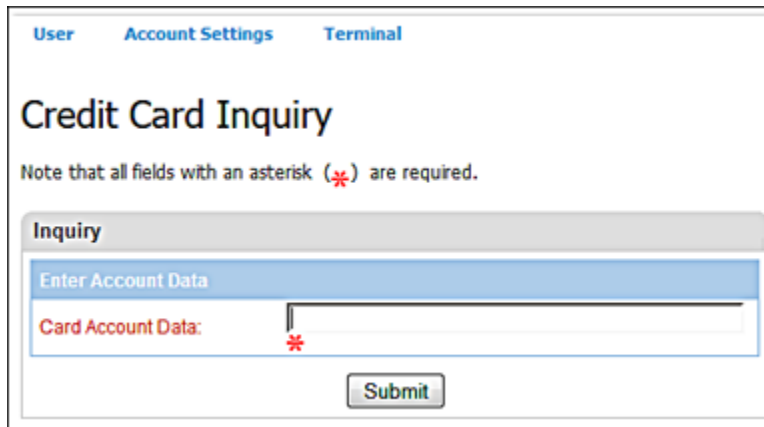
# To Process Credit Card Inquiry Transactions

Credit Card Inquiry transactions allow you to check the balance on pre-paid Visa or MasterCard gift
cards.

1. On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.
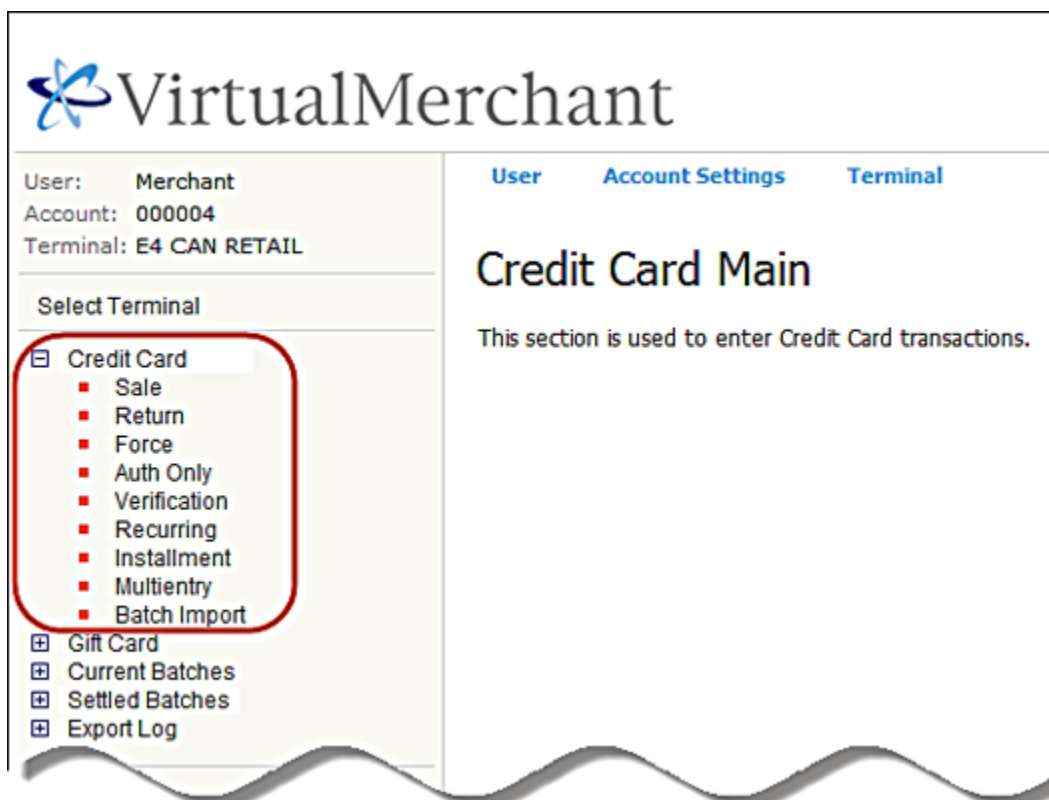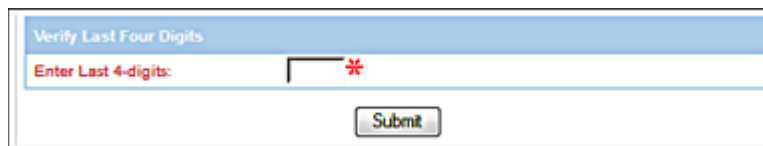
2.  Select **Inquiry** to display the **Credit Card Inquiry** screen.



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** 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.



    - 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** box. The card account number cannot be edited.



5.  Click **Process** to send the transaction for authorization or **Cancel** to exit.

    The **Credit Card Inquiry Response** screen displays the account balance.

6.  If your terminal is setup to automatically print receipts, VirtualMerchant sends a receipt to the
    printer. Otherwise, a separate window displays the receipt information and the system prompts
    you to print the receipt.

# To Process Credit Card Recurring and Installment Transactions

This procedure describes how to process the following credit transaction types:

- **Credit Card Recurring**
  This transaction allows you to set up payment amounts and billing cycles in which the payments
  occur.

- **Credit Card Installment**
  This transaction allows you to set up payment amounts, the number of payments and the billing
  cycle in which the payments occur.

1.  On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit
    Card Main** screen.
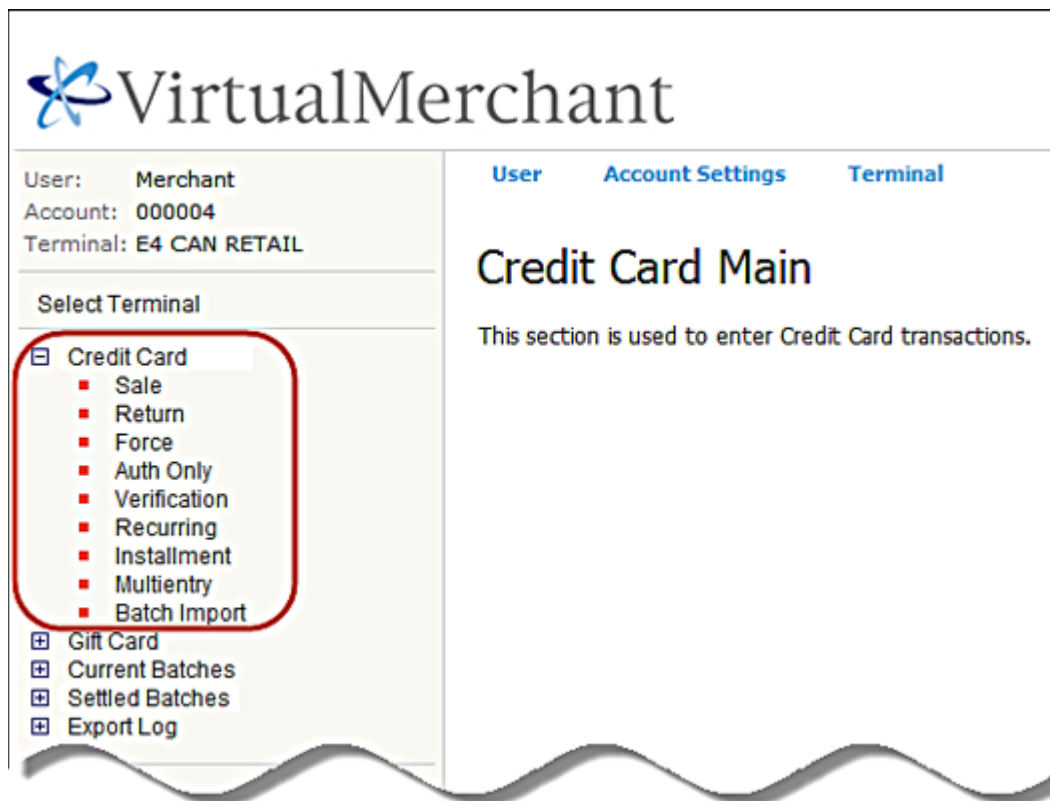
2. To select the transaction type, do one of the following:

- Select **Recurring** to display the **Credit Card Recurring** screen.
- Select **Installment** to display the **Credit Installment Return** screen.

The following example shows the **Credit Card Recurring** screen.



3. Enter the credit card number in the **Account Data** box.

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, Description**, and **any custom field**, if necessary.

   **Note**: If prompted for sales tax, the tax must be included in the **Amount** and then entered in the **Sales Tax** box.

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

To Use Monthly, Bi-Monthly, Semester, Quarterly, Semi-Annually, and Annually Billing Cycles

If you have selected any of these billing cycle options, the **Last day of the month** check box displays.

You can select your billing date using one of the following options:

a) Select the **Last day of month** check box.

   The last day of the current month displays in the **Next Payment Date** box.

b) Click the calendar icon ▦ and select from the calendar tool.
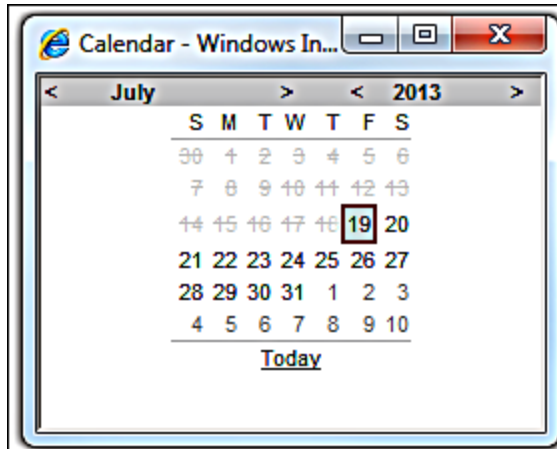


c) Manually enter a date in the **Next Payment Date** field.

   **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.

   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).

To Use Semi-Monthly Billing Cycle:

If you selected the **Semi-Monthly** billing cycle, two radio buttons display.



**Note**:  The **1st & 15th** of the month is the default.

You can select your billing date using one of the following options:

a)  Select the **1st & 15th** radio button.

    The **Next Payment Date** field automatically displays the **1st** or **15th** date after the current date.

b)  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.

c)   Click the calendar icon [calendar icon] and select from the calendar tool.
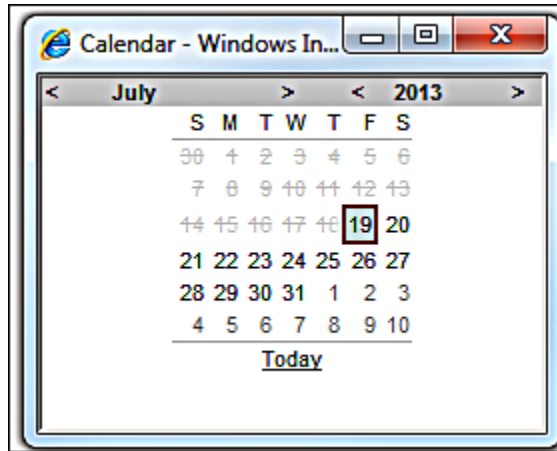


d)   Manually enter a date in the **Next Payment Date** field.

**Note**: Only the valid dates are enabled.  Dates other than the 1st and 15th are disabled.

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.
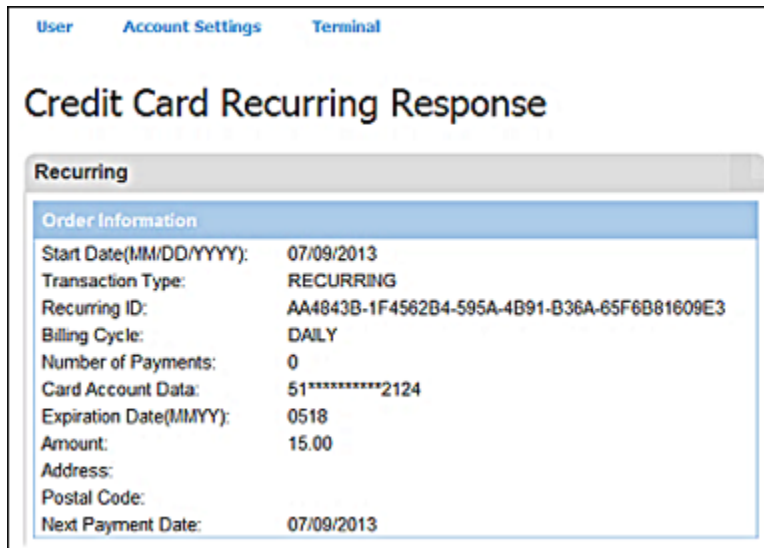
10.  Enter or select any of the remaining optional fields as desired.

11.  Click **Add**.

The system displays the information you entered to create a new installment or recurring transaction in the respective response screen as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Recurring | Credit Card Recurring Response |
| Installment | Credit Card Installment Response |

The following example shows the **Credit Card Recurring Response** screen.



**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.  On the **Main** screen, select **Credit Card** to display the credit card options along with the **Credit Card Main** screen.
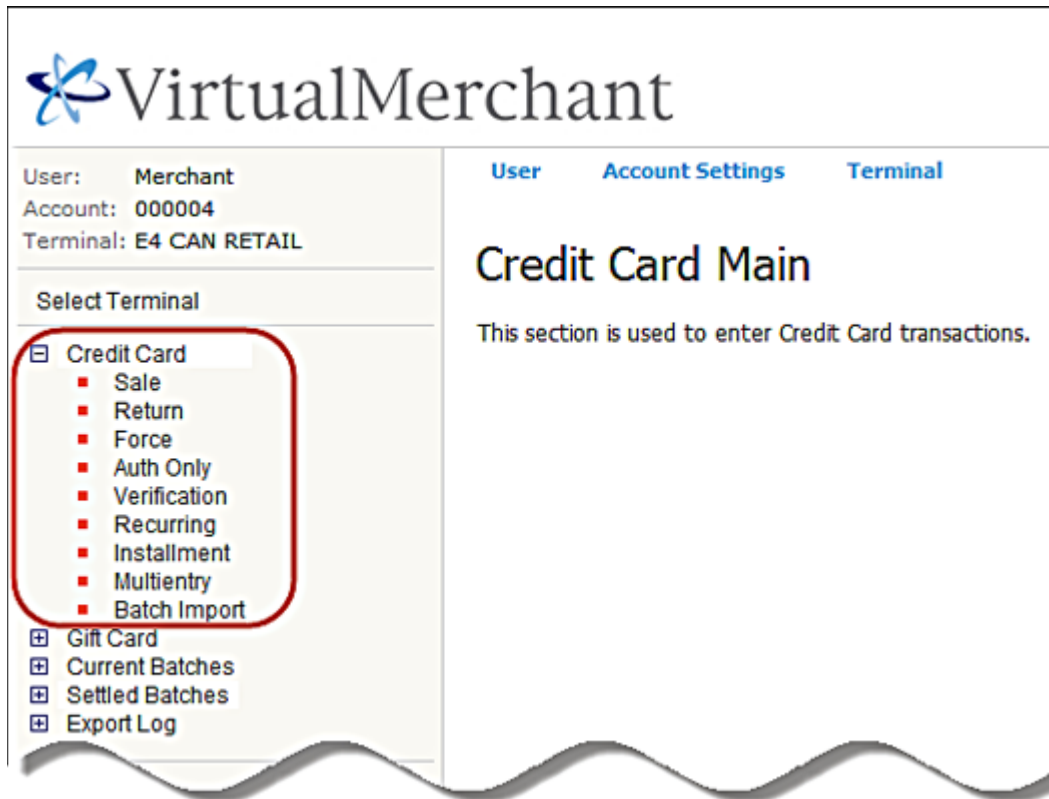


2.  Select **Multi-entry** to display the **Credit Card Multi-Entry Form** screen.



3.  Enter the credit card number in the **Account Data** box.

4.  Enter the **Expiration Date (MMYY)**.

5.  Enter the **Amount** for the transaction.

6.  Enter or select any of the remaining optional fields as desired.

7.  Click **Add.**

    The system saves the information and adds a new line for you to include additional transactions.

8.  To add other transactions, repeat Steps 3 to 7.



9.  Click **Authorize** to submit transactions for authorization.

The **Multi-entry 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.



## To Delete Credit Card Multi-Entry Transactions

To delete a transaction, click **Delete** next the transaction you want to delete.

The system deletes the selected transaction.



# To Process Batch Import Transactions

VirtualMerchant allows you to import a batch file of credit card transactions or recurring/installment transactions. VirtualMerchant will process the file for you and return a response file. To view the response file for your imported batches you must access the Imported Batches menu under Settle Batches.

You can import the following types of Batch files:

- Batch file of credit card transactions
- Batch file of recurring/installment transactions

When importing a file of credit card transactions, you can import the following types of credit card transactions:

- Sales
- Return
- Force
- Auth Only
- Verification
- AVS Only

When importing a file of recurring or installment transactions, you can import the following types of transactions:

- Credit Card-Recurring
- Credit Card-Installment

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.

<u>User Rights Set Up</u>

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/Verification

  **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.
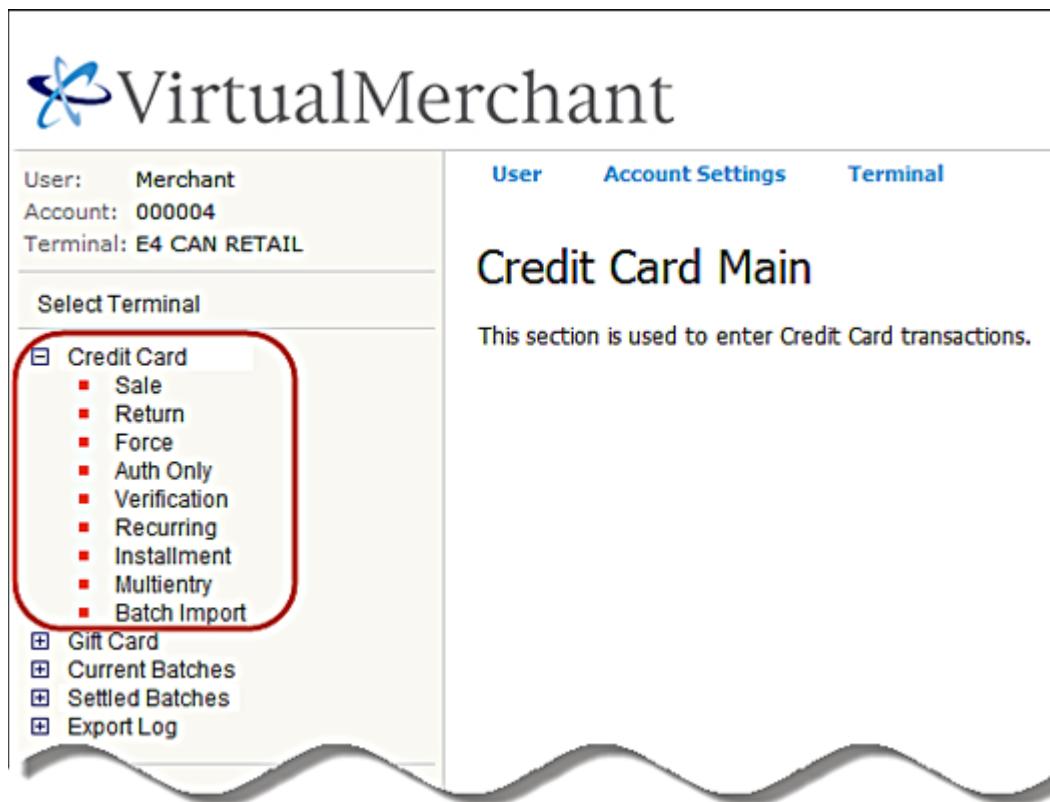
2.  Select **Batch Import** to display the **Batch Import** screen displays.

    VirtualMerchant validates that no other files are currently being processed for the terminal.



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 10 files for a single terminal per day.
- You can import a maximum of 500 transactions in a single file. Please contact Technical Support at 1-800-377-3962, option 2, option 2 if you need to increase the number of transactions per file.

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.

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, or Verify)

    *   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.



Clicking on the **Confirm** button above brings up the **Imported Batch Transactions** screen which displays information about the transactions you would like to import in the batch.

The **Confirm Batch Import** screen displays**.**

**Notes:**

- For a file of credit card transactions, credit card **Sale**, **Force**, **Return**, **Auth Only**, **AVS**, and **Verification** 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 and VirtualMerchant performs validations.

If validations fail, VirtualMerchant does not process the transactions and returns an error.

If validations succeed, VirtualMerchant does the following:

- Captures relevant response data and make them available to view as **Imported Batches**.
- Generates a **Response File** using the unique name you provided (or the default set by the system) and sets its status to **pending** (for processing).  This status displays in **Current Batches|Import Batches** and is empty.  You cannot click on this to see transactions until the status is **completed**.
- Transfer s the file from your directory to the VirtualMerchant server using HTTPS/SSL.
- Sends notification to you that the transfer of the file was successful and displays 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

Once you have processed a credit card transaction, you can modify information for the following credit transaction types:

- Sale
- Return
- Force
- 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

For terminals set up for market segment **Service**, you can update the **Base Amount**.

1. On the appropriate **Response** screen, 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.

The following example shows the **Credit Card Sale Response** screen.



**Notes**:

- The **Base Amount** cannot be changed to a value greater than what it was originally set to and authorized for.
- When the **Base Amount** is updated, VirtualMerchant recalculates the **Amount** as **Base Amount** + **Tip Amount**.

# To Re-print Credit Card Transaction Receipts

Once you have processed a credit card transaction, VirtualMerchant allows you to reprint transaction receipts for the following credit transaction types:

- Sale
- Return
- Force
- Auth Only

On the appropriate response page, click **Reprint**.

The following example shows the **Credit Card Sale Response** screen.



# To Add Credit Card Transaction to a Recurring Batch

Once you have processed a credit card transaction, you can add the transaction to a recurring batch as **Recurring** or **Installment**. You can do so for the following credit transaction types:

- Sale
- Force
- Auth Only

1. On the appropriate response screen, click **Add to Recurring**.

The **Add to Recurring Batch** screen displays.



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 [icon] and select from the calendar tool.
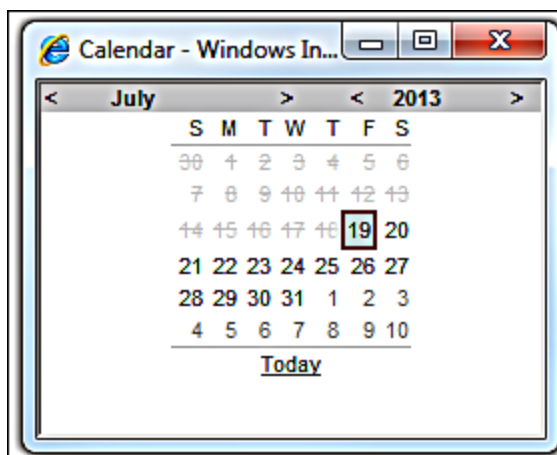


8. Enter **Number Of Payments** if this is an **Installment** transaction.

9. Enter or select  any of the remaining optional fields as desired.

10. Click **Add**.
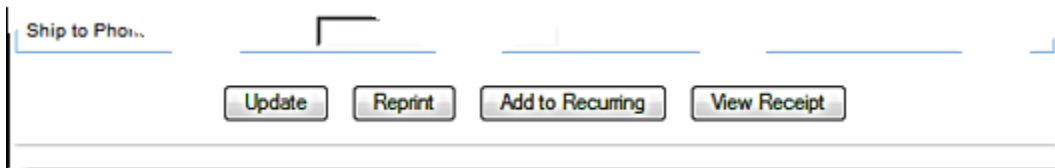
The **Add to Recurring Batch Response** screen displays the information you entered.

# To View Credit Card Transaction Receipts
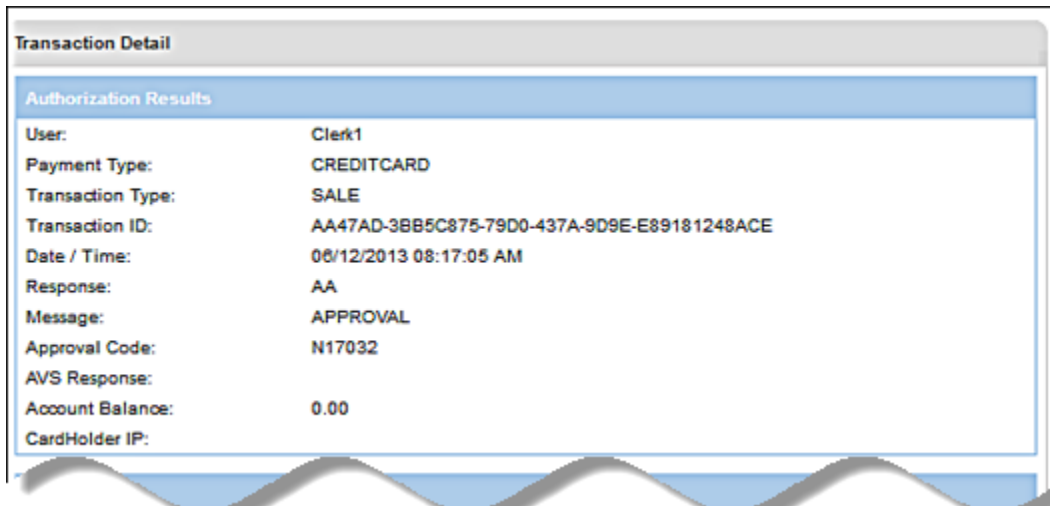
Once you have processed a credit card transaction, you can view receipts for all types of transactions that have receipts.

On the appropriate response page, click **View Receipt**.



The following example shows the **Credit Card Sale Response** screen.



# To Reverse Partially Approved Transactions

If a cardholder decides not to proceed with a partially approved transaction, VirtualMerchant allows you to cancel and restore the balance back to the card using the **Reverse Payment** button.

1. In the event of a partial approval for a **Sale** or **Auth Only** transaction, click the **Reverse Payment** button at the bottom of **the Credit Card Partial Approval Response** screen to initiate the reverse process.



The window to confirm the reversal of the transaction displays.
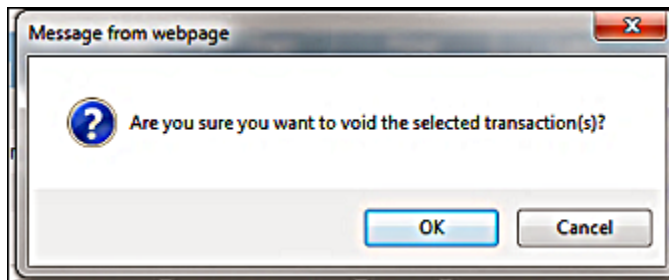


2. Click **OK**.

   The **Credit Card Reversal Response** screen displays.

   The system reverses the transaction and displays a message that the transaction was reversed successfully.
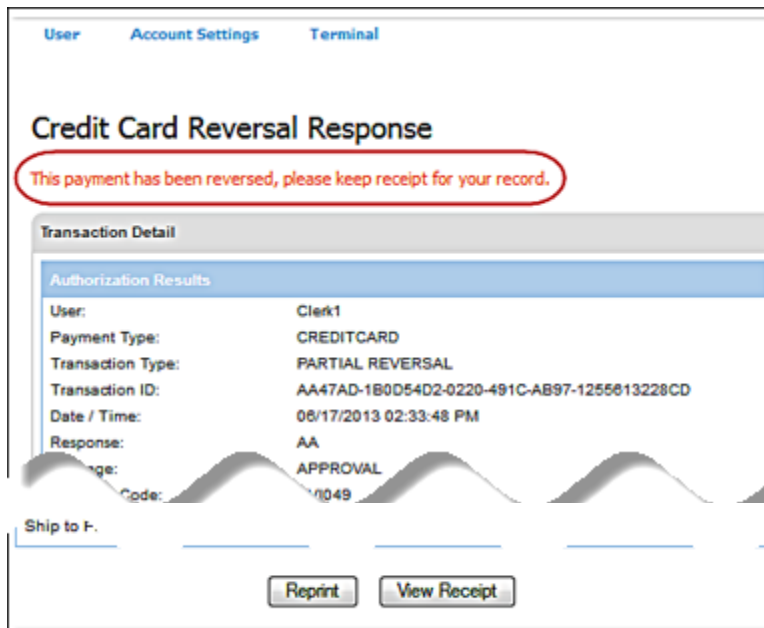


3. If your terminal is set up to have the receipt printed automatically, VirtualMerchant prints the receipt. If your terminal is not set up to automatically print receipts, a separate window displays the receipt information and the system prompts you to print the receipt.

# Performing US Debit Card Transactions

The Debit Card Transaction screen allows you to swipe a debit card by means of a Magnetic Stripe Reader. 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 PIN. Access to this section is determined by your merchant account configuration. Refer to the Managing Users section for more information.

**Note**:  Debit Card Transactions are available only if the market segment is set to **Retail** or **Service** in the terminal profile.

Included in debit card transaction types are the following:

- Purchase
- Return
- Inquiry

## To Process US Debit Card Purchase and Return Transactions

This procedure describes how to process the following debit transaction types:

- **Purchase**
  This transaction allows you to get real-time authorizations for debit card sale transactions.

- **Return**
  This transaction allows you to enter refund transactions for previous sales.

1. On the **Main** screen, select **Debit Card** to display the debit card options along with the **Debit Card Main** screen.
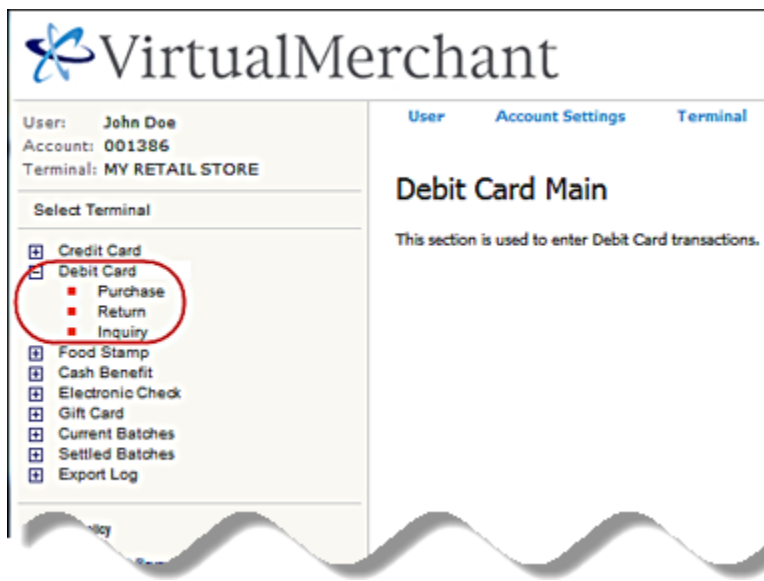
2. To select the transaction type, do one of the following:

   - Select **Purchase** to display the **Debit Card Purchase** screen.
   - Select **Return** to display the **Debit Card Return** screen.

   The following example shows the **Debit Card Purchase** screen.



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 displays the respective screens with the masked debit card number in the **Account Data** box. The card account number cannot be edited.

| For this transaction type | This screen displays |
|---|---|
| Purchase | Debit Card Purchase |
| Return | Debit Card Return |

The following example shows the **Debit Card Purchase** screen.



4.  To enter the **Amount** for the transaction, do one of the following:

| For this transaction type | Do this |
| --- | --- |
| Return | Enter the **Amount**. |
| Purchase | If the terminal is set up for market segment **Service**, enter the **Base Amount** and the **Tip Amount**. VirtualMerchant automatically calculates and displays the **Amount** as **Base Amount** + **Tip Amount**.<br><br>If not, enter the **Amount**. |

5.  Enter desired **Cash Back** amount (optional).

    **Notes:**
    - A decimal is required.
    - This entry is the amount of cash consumers can receive when they use debit cards and is added to the total purchase amount.

6. Verify that the **Surcharge Amoun**t that automatically displays is correct 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. Enter or select any of the remainaing optional fields as desired.

9. Click **Process**.

   The system displays the respective screen as follows:

   | For this transaction type | This screen displays |
   | --- | --- |
   | Purchase | Debit Card Purchase Response |
   | Return | Debit Card Return Response |

The following example shows the **Debit Card Purchase Response** screen.



For Debit Card Purchase Transactions:
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.

For Debit Card Return Transactions:
The refund 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.

**Note**: VirtualMerchant supports PINless debit transactions. By accepting PINless debit transactions, merchants can enable their customers to pay for Internet transactions via the API with their debit card without using a PIN. In order to process PINless debit transactions, the Market Segment must be set to Internet and Debit has enabled under the Payment Types in the terminal settings.

# To Process US Debit Card Inquiry Transactions

Debit Card Inquiry transactions allow you to get account balances for debit cards.

1.  On the **Main** screen, select **Debit Card** to display the debit card options along with the **Debit Card Main** screen.
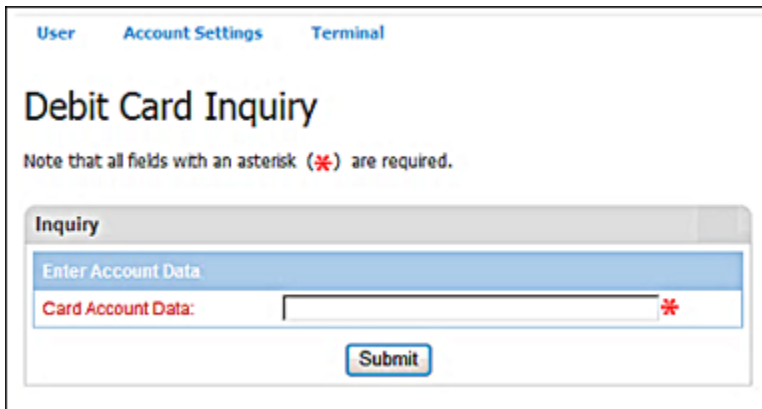


2.  Select **Inquiry to display the Debit Card Inquiry** screen.



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** box. The card account number cannot be edited.



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.



# 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 transaction types are the following:

- Purchase
- Key Exchange

You can also void Canadian debit card transactions.

**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. On the **Main** screen, select **Debit Card** to display the debit card options along with the **Debit Card Main** screen.
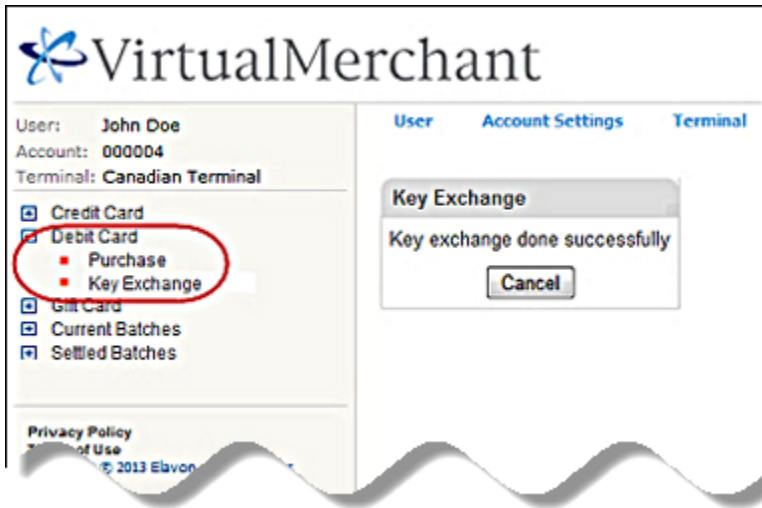


2. Select **Purchase** to display the **Debit Card Purchase** screen.



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** box. The card account number cannot be edited.



4. For terminals not set up for market segment **Retail**, enter the **Amount**.

5. For terminals set up for market segment **Service**, enter the **Base Amount** and the **Tip Amount**.

   VirtualMerchant automatically calculates and displays the **Amount** as **Base Amount** + **Tip Amount**.
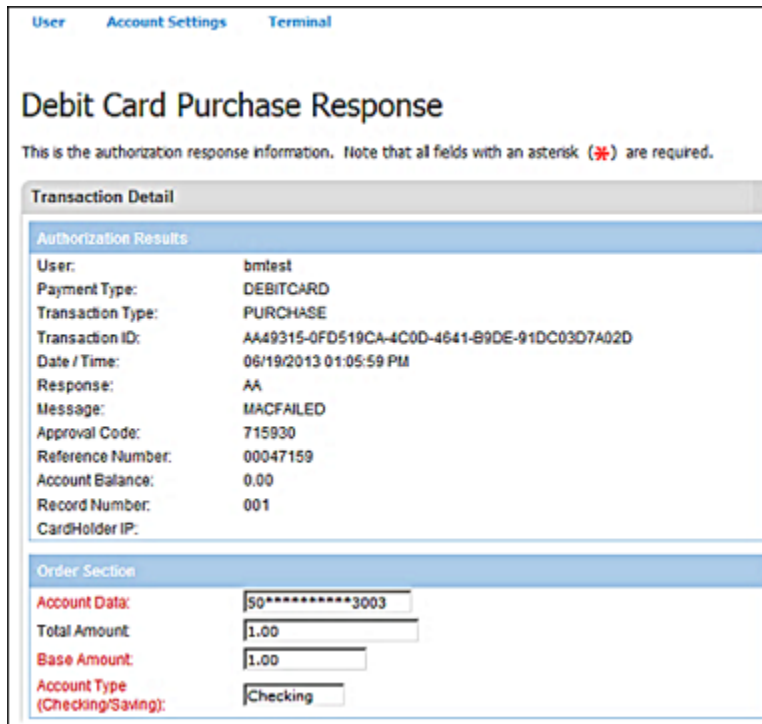
6. Enter or select any of the remainaing optional fields as desired.

7. Click **Process**.

   The process continues with the consumer entering information on the PIN Pad screen when prompted as follows:

   a) Select the **Language (English or French)**.

   b) Select the **Account Type (Checking/Saving)**.

   c) Confirm the **Debit Purchase Amount**, **Cashback** and **Surcharge (Fee)** amounts.

   d) Enter the **PIN**.

   Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The **Debit Card Purchase Response** screen displays.



# 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. On the **Main** screen, select **Current Batches** to display the current batches options.

2. Select **Main** to display the **Current Batches: Main** screen.

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.

The **Current Batches Main Response** screen displays the information for that transaction.



4. Click **Void** to initiate the void process.

5. Swipe the card used in the initial transaction on the **Debit Card Void** screen (refer to the To Process Canadian Debit Card Purchase Transactions section).

6.  Click **Submit**.

The process continues with the consumer entering information on the PIN Pad screen when prompted as follows:

a)  Select the **Language (English or French)**.

b)  Select the **Account Type (Checking/Saving)**.

c)  Confirm the **Debit Purchase Amount**, **Cashback** and **Surcharge (Fee)** amounts.

d)  Enter the **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.

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.  It 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.
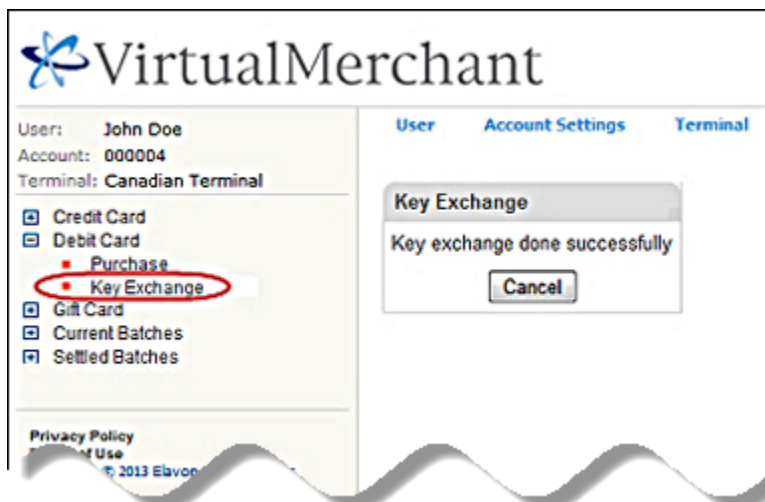


A message indicates the result of the Key Exchange process.

# 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 market segment is set to **Retail** in the current terminal profile.

Included in food stamp transactions are the following:

- Purchase
- Return
- Inquiry
- Force Purchase
- Force Return

## To Process Food Stamp Purchase and Return Transactions

This procedure describes how to process the following food stamp transaction types:

- **Food Stamp Purchase**
  This transaction allows you to obtain an authorization on an EBT card.

- **Food Stamp Return**
  This transaction allows you to credit money back onto the EBT card.

1. On the **Main** screen, select **Food Stamp** to display the food stamp options along with the **Food Stamp Main** screen.
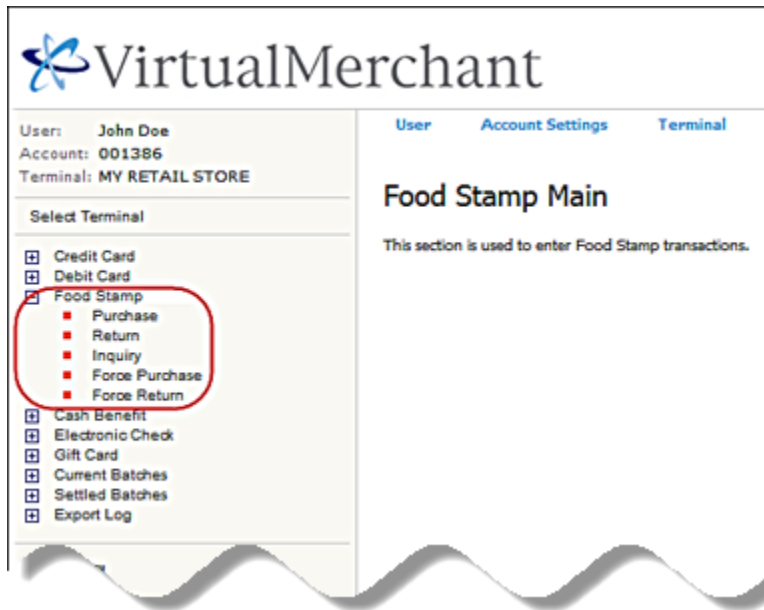


2. To select the transaction type, do one of the following:

   - Select **Purchase** to display the **Food Stamp Purchase** screen.
   - Select **Return** to display the **Food Stamp Return** screen.

   The following example shows the **Food Stamp Purchase** screen.
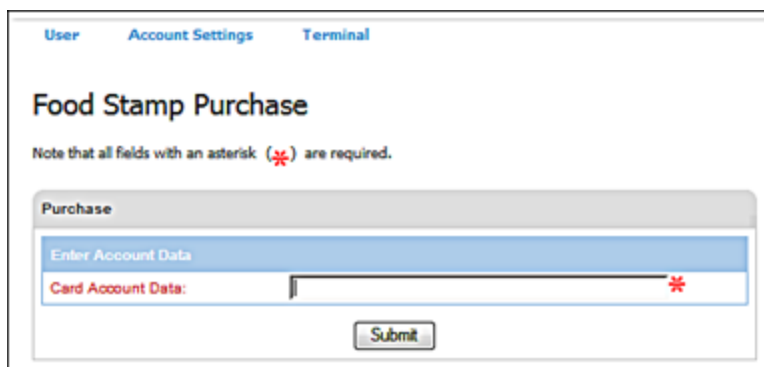


3. Swipe the EBT card through a supported MSR device attached to your computer or manually enter the EBT card number in the **Card Account Data** box.

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** box and **Expiration Date** if swiped.



5.  Enter the **Expiration Date (MMYY)**.

    **Note:** This field is auto populated for swiped transactions and cannot be edited on form.

6.  Enter the **Amount** for the transaction.

7.  Enter or select any of the remaining optional fields as desired.

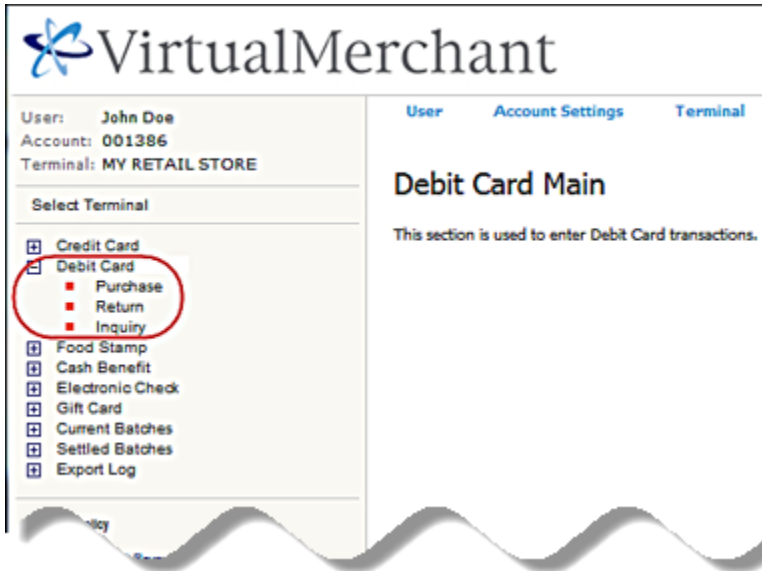8. Click **Process** to send the transaction for authorization or **Cancel** to exit out.

The total transaction amount appears on the PIN Pad device along with a customer prompt to enter PIN. Once the consumer successfully enters their PIN, the system sends the transaction for authorization.

The system displays the results of the authorization attempt on the respective screens as follows:

| For this transaction type | This screen displays |
|---|---|
| Purchase | Food Stamp Purchase Response |
| Return | Food Stamp Return Response |

The following example shows the **Food Stamp Purchase Response** screen.

# To Process Food Stamp Force Purchase and Force Return Transactions

This procedure describes how to process the following food stamp transaction types:

- **Food Stamp Force Purchase**
  This transaction allows you to manually enter food stamp **Voucher Clear** purchase transactions. This transaction requires a 15-digit **Voucher Clear Number** from the 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**
  This transaction allows you manually enter food stamp **Voucher Clear** return transactions. This transaction requires a 15-digit **Voucher Clear Number** from the 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. On the **Main** screen, select **Food Stamp** to display the food stamp options along with the **Food Stamp Main** screen.
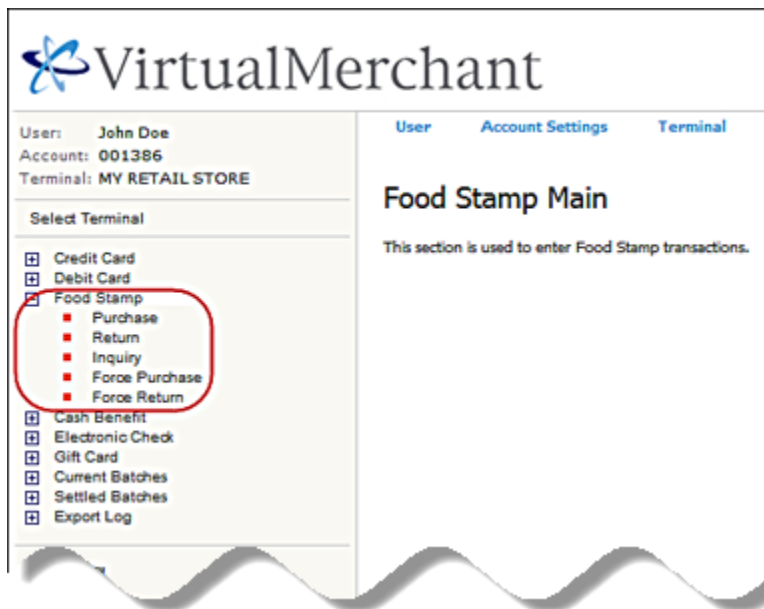
2.  To select the transaction type, do one of the following:

    - Select **Force Purchase** to display the **Food Stamp Force Purchase** screen.
    - Select **Force Return** to display the **Food Stamp Force Return** screen.

    The following example shows the **Food Stamp Force Purchase** screen.



3.  Enter food stamp card number in the **Card Account Data** box.

4.  Click **Submit**.

    The system displays the card number in the **Account Data** box on the respective screens.

| For this transaction type | This screen displays |
|---|---|
| Force Purchase | Food Stamp Force Purchase |
| Force Return | Food Stamp Force Return |

    The following example shows the **Food Stamp Force Purchase** screen.

5. Enter the **Expiration Date (MMYY)**.

6. Enter the **Amount** for the transaction.

7. Enter the **Voucher Number.**

8. Enter the **Approval Code.**

9. Enter or select any of the remaining optional fields as desired.

10. Click **Process**.

    The system displays the results of the authorization attempt on the respective screens.

| For this transaction type | This screen displays |
|---|---|
| Force Purchase | Food Stamp Purchase Response |
| Force Return | Food Stamp Return Response |

The following example shows the **Food Stamp Purchase Response** screen.

# 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.  On the **Main** screen, select **Food Stamp** to display the food stamp options along with the **Food Stamp Main** screen.
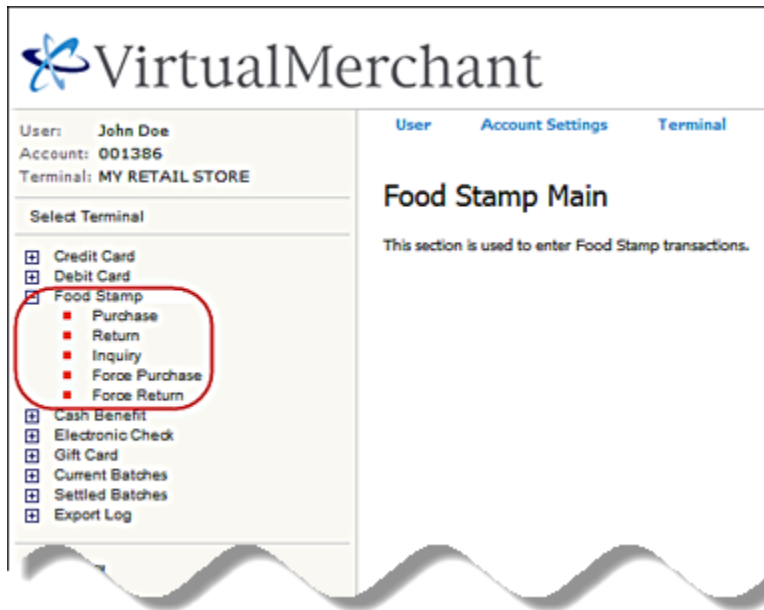


2.  Select **Inquiry** to display the **Food Stamp Inquiry** screen.



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** box and **Expiration Date**.

4.  Click **Submit**.

The **Food Stamp Inquiry** screen displays.



5. Click **Process**.

6. 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 **Food Stamp Inquiry Response** screen displays the results of the authorization attempt.

# 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 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 an MSR or enter through your computer keyboard.

Cash benefit transactions includes the following:

- Purchase
- Inquiry
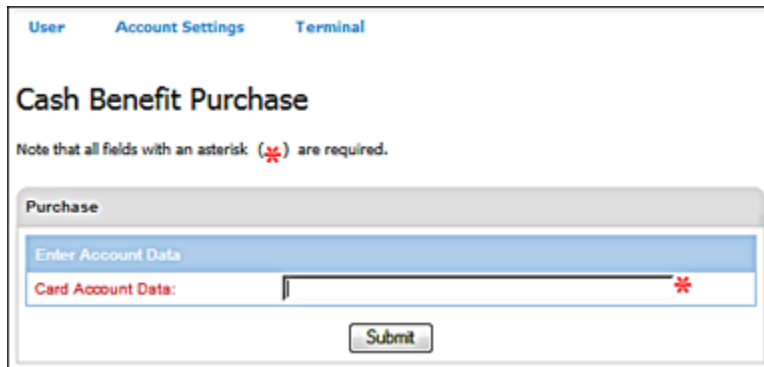
## To Process Cash Benefit Purchase Transactions

Cash Benefit Purchase transactions allow you to process cash benefit cards and receive cash back similar to debit transactions. This type of transaction requires the use of a PIN pad and can be swiped or manually entered.

1. On the **Main** screen, select **Cash Benefit** to display the cash benefit options along with the **Cash Benefit Main** screen.

2.  Select **Purchase** to display the **Cash Benefit Purchase** screen.
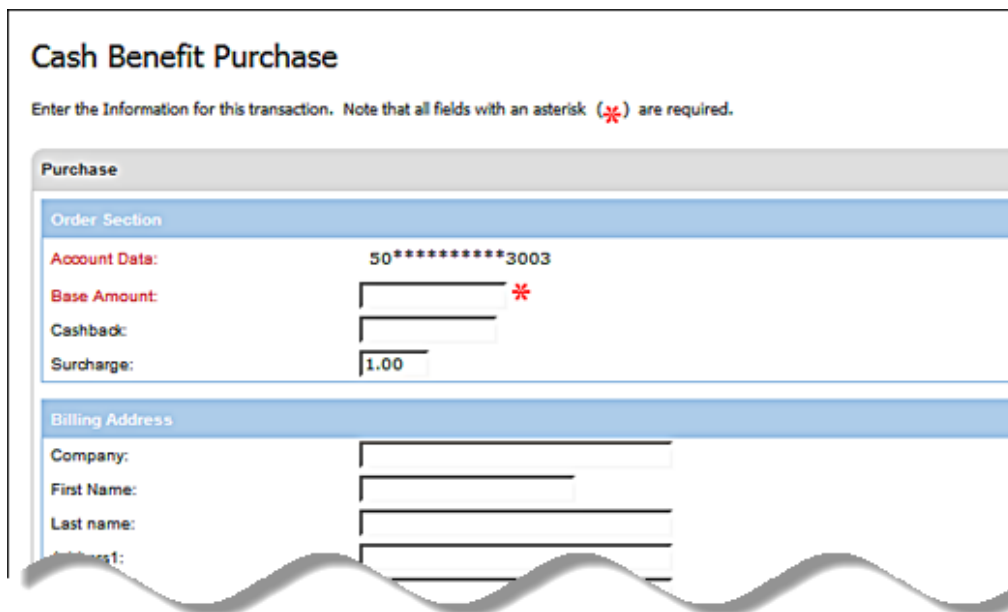


3.  Swipe the cash benefit card through the MSR attached to your computer or manually enter the cash benefit card.

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** box.



5.  Enter the **Expiration Date (MMYY)**.

    **Note:**  This field is auto populated for swiped transactions 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 value is the amount of cash consumers can receive when they use cash benefit cards and is added to the total purchase amount.

8.  Verify that the **Surcharge Amount** that displays is correct 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.  Enter or select any of the remaining optional fields as desired.

10. 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 **Cash Benefit Purchase Response** screen displays the results of the authorization attempt.

# 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.  On the **Main** screen, select **Cash Benefit** to display the cash benefit options along with the **Cash Benefit Main** screen.



2.  Select **Inquiry** to display the C**ash Benefit Inquiry** screen.



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** box.



4. Enter the **Description** (optional)

5. Click **Process**.

6. 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 **Cash Benefit Inquiry Response** screen displays the results of the authorization attempt.

# 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.

This section describes how to process the following e-check transaction types:

- **Electronic Check Conversion Only**
  This transaction allows you to enter an ECS purchase transaction for Conversion Only processing.

- **Electronic Check Multi-entry Conversion Only**
  This transaction allows you to enter multiple ECS purchase transactions for Conversion Only processing.

- **Electronic Check Guarantee**
  This transaction allows you to enter an ECS purchase transaction for Guarantee processing.

- **Electronic Check Multi-entry Guarantee**
  This transaction allows you to enter multiple ECS purchase transactions for Guarantee processing.

- **Electronic Check Verification**
  This transaction allows you to enter an ECS Purchase transaction for Verification processing.

- **Electronic Check Multi-entry Verification**
  This transaction allows you to enter multiple ECS purchase transactions for Verification processing.

# To Process Electronic Check Sale Transactions

1.  On the **Main** screen, select **Electronic Check** to display the electronic check options along with the **Electronic Check Main** screen.
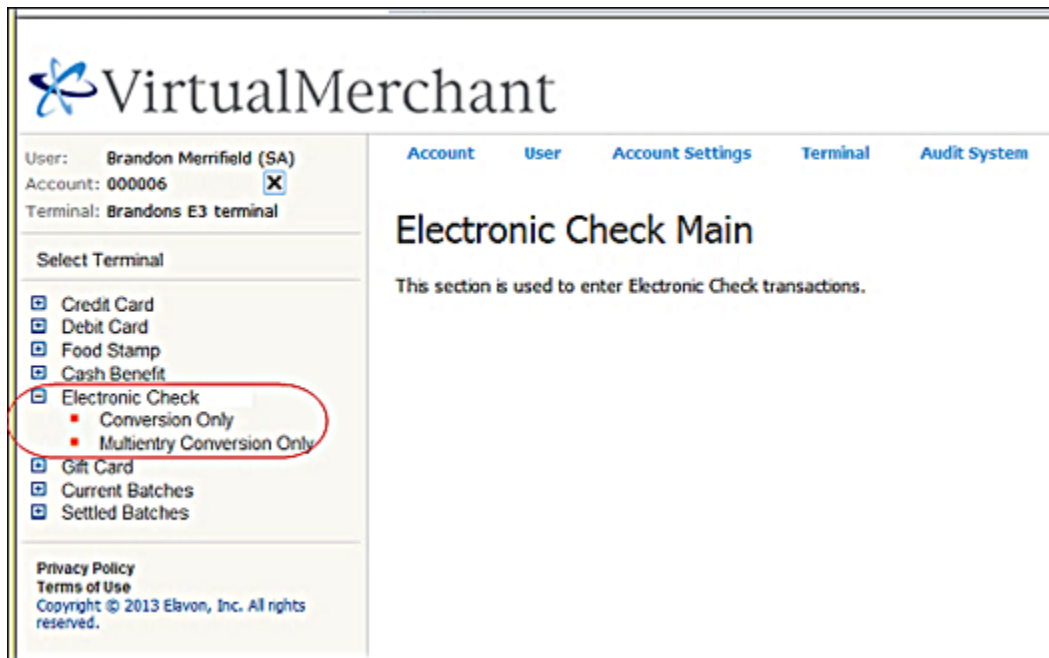


2.  To select the check processing option to process a single check, do one of the following:

    *   Select **Guarantee** to display the **Electronic Check** Guarantee screen.
    *   Select **Conversion Only** to display the **Electronic Check Conversion Only** screen.
    *   Select **Verification** to display the **Electronic Check Verification** screen.

    **Note**: Only one of these options will be displayed, depending on your terminal setup.

The following example shows the **Electronic Check Conversion Only** screen.



> **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**.



4. For terminals not set up for market segment **Service**, enter the check **Amount**.

5. For terminals set up for market segment **Service**, enter the **Base Amount** and the **Tip Amount**.

   VirtualMerchant automatically calculates and displays the **Amount** as **Base Amount** + **Tip Amount**.

6. Enter or select any of the remaining optional fields.

7.  Click **Process**.

The system displays the respective response screen with the results of the authorization attempt as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Guarantee | Electronic Check Guarantee Response |
| Conversion Only | Electronic Check Conversion Only Response |
| Verification | Electronic Check Verification Response |

The following example shows the **Electronic Check Verification Response** screen.



8.  If your terminal is not set up for a signature capture device, VirtualMerchant either automatically prints the receipt or prompts you to do so.

9. If your terminal is set up for a signature capture device, the following occurs:

   a) The device displays, **Please swipe card** message to the consumer.

   b) The payment form displays a message to the merchant, **Customer prompted to swipe card.**
      **Please wait!**



   c) If the consumer declines to swipe the card and hit the cancel button, the payment form
      displays a message to the merchant, **The consumer cancelled card swipe**.

d) If the customer swipes the card and the card swipe fails, the payment form displays a message to the merchant, **Card swipe failed**. **Please retry or manually key card!**



e) If the customer swipes the card and the card swipe does not fail, the device displays, **One moment please** message to the customer.

The payment page displays with the card information collected from the card and device.

f) The merchant enters the amount and any additional information needed to complete the transaction, and clicks the **Process** button.

The payment form displays a message to the merchant, **Customer prompted to confirm the amount**. **Please wait!**

g)  The device displays amount confirmation message to the customer and the customer is prompted to confirm the amount or cancel.

h)  The customer confirms the amount and the transaction are sent for processing.

If the amount is cancelled, the payment form displays a message to the merchant, **The amount was not confirmed**. The merchant has the chance to re-enter or correct the amount or cancel the transaction if needed.



i)  The device displays, **Processing** message to the customer.

j)  The merchant receives the transaction response page.

k)  The device displays the transaction response to the customer.

l) The device displays, **Please sign** message to the customer if transaction is approved.

The payment form displays a message to the merchant, **Customer prompted to sign**. **Please wait!**



**Note**: The device will not display signature prompt for declined transactions.

m) The customer signs.

If the customer cancels the signature entry, the payment form displays a message to the merchant, **Customer cancelled signature! Please retry or select cancel to manually capture signature!** The merchant has the chance to request signature again via the device or through the printed receipt.



n) The merchant receives signature and the receipt is printed with the signature if collected.

o) The device displays a **thank you** message.

   **Note:** The transaction response is sent to the merchant whether the signature is collected or not from the customer.

p) The customer provides a signature to the device.

q) If the device captures the signature, it returns it to VirtualMerchant.

r) If the device times out or the signature was not captured, it returns an error code or a null/blank signature image to VirtualMerchant.

   **Notes**:

   - Signature capture only applies to the following transaction types:
     - Sale
     - Return
     - Force
     - Auth Only
   - You cannot replace a signature that is already associated with a transaction.

10. If the signature image was successfully captured, VirtualMerchant stores the signature image with the transaction, prints the receipt with the signature either automatically or prompts you to do so.

11. If an error code is returned or the signature image is null/blank, VirtualMerchant bypasses the signature and prints the receipt without the signature either automatically or prompts you to do so.

# To Process Electronic Check Multi-entry Transactions

1. On the **Main** screen, select **Electronic Check** to display the electronic check options along with the **Electronic Check Main** screen.
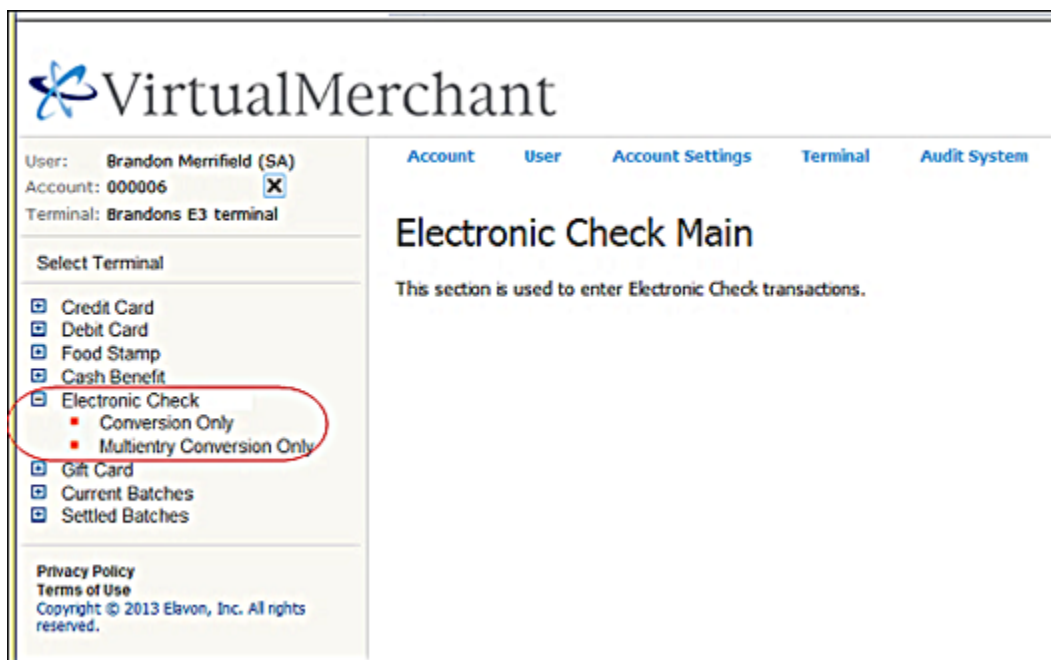
2.  Select the check processing option to process multiple checks.

    The appropriate screen displays for the selected transaction type.

    | Account | User | Account Settings | Terminal | Audit System |
    |---------|------|------------------|----------|--------------|

    ## Electronic Check Multi-Entry Form

    Enter multiple Electronic Check (POP) transactions and submit for authorization.

    **Multi-Entry**

    | MICR Data ✳ | Amount ✳ | | |
    |-------------|----------|-----|--------|
    | | | Add | Delete |

    [ Authorize ]  [ Cancel ]

3.  Scan check through check imaging device.

    The system captures and displays the **MICR Data.**

    | Account | User | Account Settings | Terminal | Audit System |
    |---------|------|------------------|----------|--------------|

    ## Electronic Check Multi-Entry Form

    Enter multiple Electronic Check (POP) transactions and submit for authorization.

    **Multi-Entry**

    | MICR Data ✳ | Amount ✳ | | |
    |-------------|----------|-----|--------|
    | 789T1234567890O 1639 | 15.00 | Add | Delete |
    | | | Add | Delete |

    [ Authorize ]  [ Cancel ]

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 **Multi-entry Response** screen displays the response information.



# To Void Electronic Check Transactions

Checks can only be voided within 10 minutes from the time that they were authorized.

1.  On the **Main** screen, select **Current Batches** to display the current batches options.

2.  Select **Main** to display the **Current Batches: Main** screen.

3.  In the **Current Open Transactions** table, select the check box by the transactions you wish to void.



    **Note**:  If you wish to void all the listed transactions, click **Select All** or the check box in the header row as shown below.

4.  Click the **Void** button at the bottom of the **Transaction Detail** screen to initiate the void process.

    A dialog box displays to confirm the transaction void.
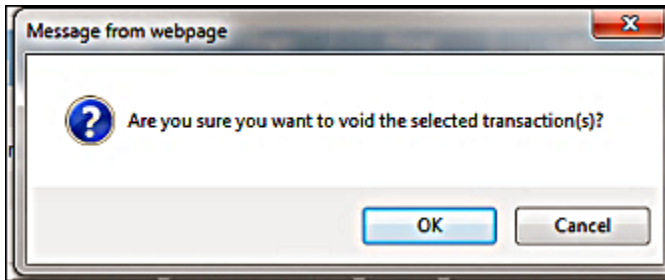


5.  Click **OK**.

    The **Batch Response** screen displays the batch response information.

    The voided transaction displays in the **Current Open Transactions** table with **Reversal** as the **Tran Type** value.

6. 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.



7. Click **Void** at the bottom of the page.

# 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 describes 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 transaction types:

- Redemption
- Credit
- Activation
- Reload
- Card Return
- Inquiry

## To Process Gift Card Redemption, Credit, Activation, Reload and Card Return Transactions

This procedure describes how to process the following gift card transaction types:

- **Gift Card Redemption**
  This transaction allows you to make purchase with the balance on gift card accounts.
- **Gift Card Credit**
  This transaction allows you to refund previous redemption transactions to gift card accounts.
- **Gift Card Activation**
  This transaction allows you to activate gift card accounts.
- **Gift Card Reload**
  This transaction allows you to increase the current balance on gift card accounts.
- **Gift Card Card Return**
  This transaction allows you to refund the balances on gift card accounts.

1. On the **Main** screen, select **Gift Card** to display the gift card options along with the **Gift Card Main** screen.
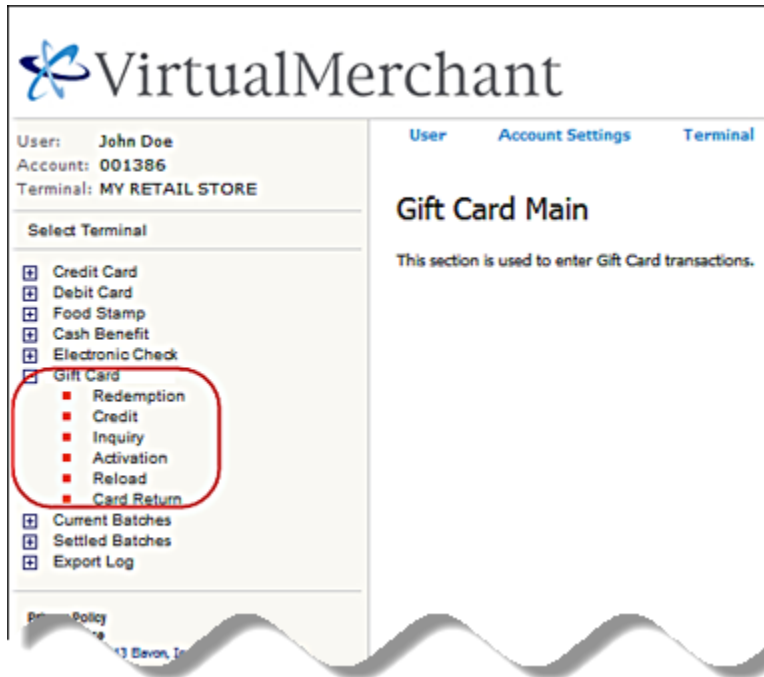


2. To select the transaction type, do one of the following:

   - Select **Redemption** to display the **Gift Card Redemption** screen.
   - Select **Credit** to display the **Gift Card Credit** screen.
   - Select **Activation** to display the **Gift Card Activation** screen.
   - Select **Reload** to display the **Gift Card Reload** screen.
   - Select **Card Return** to display the **Gift Card Card Return** screen.

   The following example shows the **Gift Card** screen.
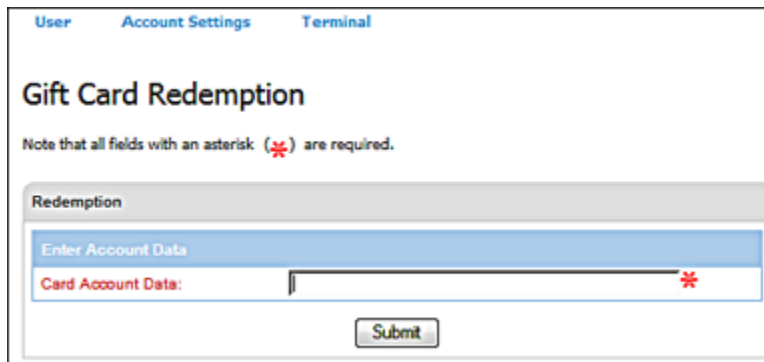


3. Swipe the gift card through the supported MSR device attached to your computer or manually enter gift card number in the **Card Account Data** box.

4.   Click **Submit**.

The system displays the selected **Gift Card** screen and shows the masked gift card number in the **Account Data** box. 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: | 50**********3003 |
| Expiration Date(MMYY): | 1222 |
| Amount: | ✳ |

**Billing Address**

| | |
|---|---|
| Company: | |
| First Name: | CORPORATION |
| Last name: | NOVA |

| | |
|---|---|
| Ship to City | r.. |
| Ship to Phone: | |

[ Process ]   [ Cancel ]

5.   Enter the **Expiration Date (MMYY)**.

**Note**:  This field is auto populated for swiped transactions and cannot be edited on the form.

6.  To enter the **Amount**, do one of the following:

| For this transaction type | Do this |
|---|---|
| Redemption | If the terminal is set up for market segment **Service**, enter the **Base Amount** and the **Tip Amount**. VirtualMerchant automatically calculates and displays the **Amount** as **Base Amount** + **Tip Amount**. <br> If not, enter the **Amount**. |
| Credit | Enter the **Amount**. |
| Activation | Enter the **Amount**. |
| Reload | Enter the **Amount**. |

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.  For **Gift Card Redemption**, enter the **City**.

9.  Enter or select any of the remaining options fields as desired.

10. Click **Process**.

    The system displays the respective screens with the results of the authorization attempt as follows:

| For this transaction type | This screen displays |
|---|---|
| Redemption | Gift Card Redemption Response |
| Credit | Gift Card Credit Response |
| Activation | Gift Card Activation Response |
| Reload | Gift Card Reload Response |
| Card Return | Gift Card Card Return Response |

The following example shows the **Gift Card Redemption Response** screen.

# Gift Card Redemption Response

This is the authorization response information.  Note that all fields with an asterisk (✱)  are required.

## Transaction Detail

### Authorization Results

| | |
|---|---|
| User: | 000004 |
| Payment Type: | GIFTCARD |
| Transaction Type: | REDEMPTION |
| Transaction ID: | AA4843A-945CB176-8FC8-4C16-9CB4-0D8E5FF1F64C |
| Date / Time: | 07/08/2013 11:29:17 AM |
| Response: | AA |
| Message: | APPROVAL |
| Approval Code: | 128770 |
| Account Balance: | 10.00 |
| CardHolder IP: | |

### Order Section

| | |
|---|---|
| Account Data: | 60**********1149 |
| ...tion Date(MMYY): | |

# To Process Gift Card Inquiry Transactions

Gift Card Inquiry transactions allow you to check the current balances of gift card accounts.

1. On the **Main** screen, select **Gift Card** to display the gift card options along with the **Gift Card Main** screen.
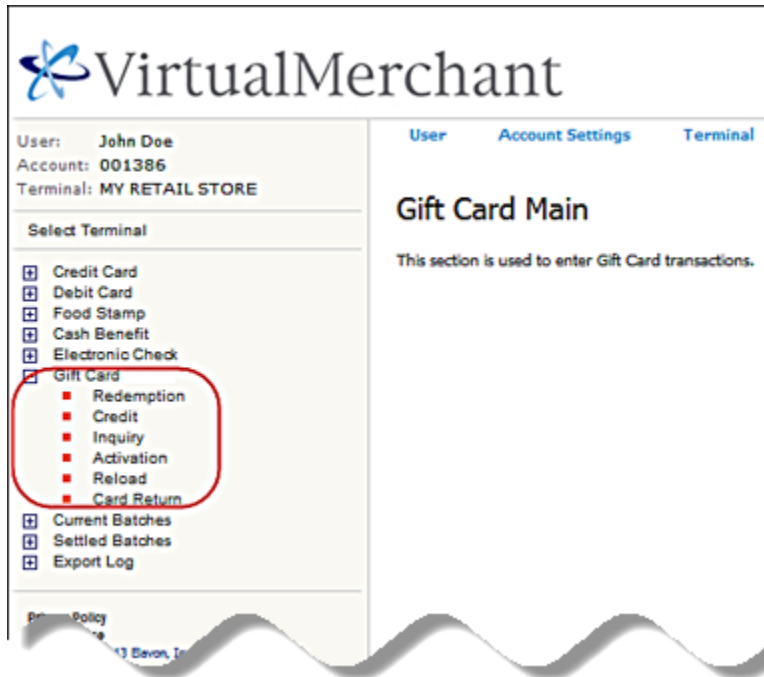


2. Select **Inquiry** to display the **Gift Card Inquiry** screen.



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** box.

4.  Click **Submit**.

The **Gift Card Inquiry** screen displays the credit card number in the **Account Data** box.



5.  Enter the **Expiration Date (MMYY)**.

**Note**: This field is auto populated for swiped transactions and cannot be edited on the form.

6.   Click **Process**.

The **Gift Card Inquiry Response** screen displays.

# To Update Gift Card Transactions Information

Once you have processed a gift card transaction, you can modify information for the following transaction types:

- Activation
- Reload
- Card Return

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

For terminals set up for market segment **Service**, you can update the **Base Amount**.

1. On the appropriate **Response** screen, change or add the information in the desired fields.

2. Click **Update**.

# 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 **Main** Virtual Terminal screen provides access to **Current Batches**.

**Notes:**

- The terminal must be active to settle transactions. If your terminal is in a Not-Active or Suspended status, call your system administrator or Elavon support at 1-800-377-3962, option 2, option 2.

- All open authorized transaction in the batch if not settled will be automatically deleted after a specific period of time:
  - Retail transactions are auto deleted after 7 days.
  - Mail Order or Internet transactions are auto deleted after 30 days.

The system places these unsettled (open) transactions into of the following categories:

- **Error**
  This category contains a list of declined credit cards, checks, or error transactions.
- **Auth Only**
  This category contains a list of all authorized *authorization only* transactions.
- **Recurring**
  This category contains a list of all created recurring and installment payments.
- **Main**
  This category contains a list of all approved credit card, debit card, cash benefit, food stamp, and electronic check transactions.
- **Gift Card**
  This category contains a list of all approved gift card transactions.
- **Imported Batches**
  This category contains a list of all imported credit card or recurring/installment batches.

**CURRENT BATCHES**
**(Unsettled Transactions)**

Converted Transactions

All Declined Transactions

Authorized Transactions

**Error**
- Generate Reports
- Re-authorize
- Update
- Delete
- View
- Sort
- Search
- Filter

**Auth Only**
- Convert to Sale
- Generate Reports
- Set to Review
- Release
- Pend
- Unpend
- Delete
- View
- Sort
- Search
- Filter

**Recurring**
- Submit for Payment
- Remove Expired
- Generate Reports
- Log File
- Authorize
- Update
- Delete
- View
- Sort
- Search
- Filter

**Main**
- Download Files
- Set to Review
- Release
- Void
- Settle
- Pend
- Unpend
- Update
- View Receipts
- Reprint Receipts
- Add to Recurring
- Delete
- View
- Sort
- Search
- Filter

**Gift Card**
- Settle
- Update
- View
- Sort
- Search
- Filter

**Imported Batches**
- Import
- View

On the **Main** screen, 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**, **Gift Card** and **Imported Batches** current batches at a glance.
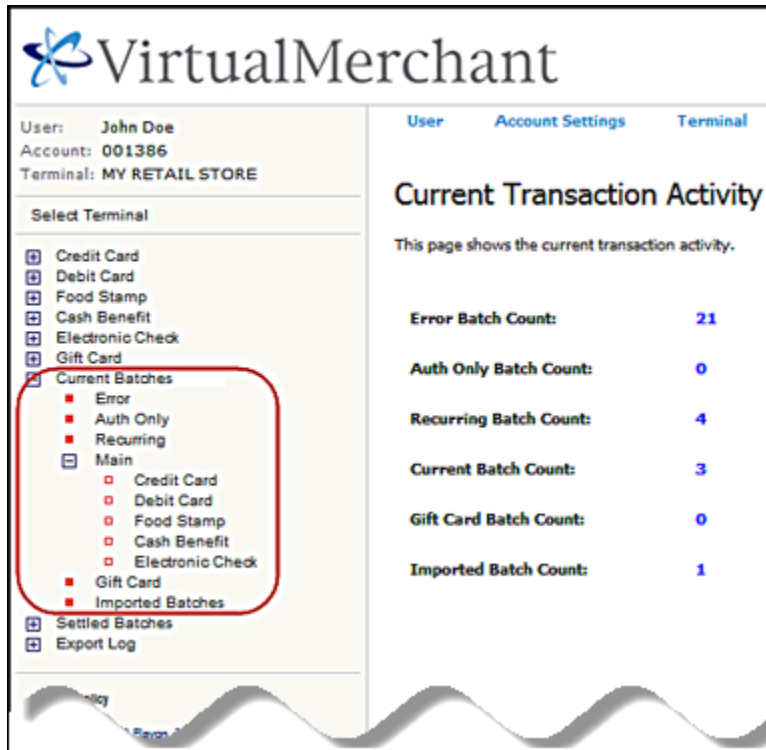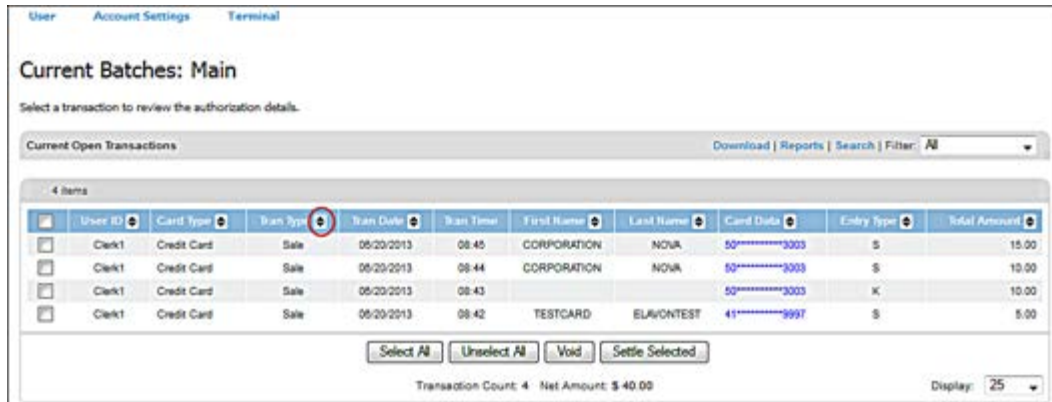


**Note**:  You must be granted the **Current Batches** user right access in order to perform any activities in **Current Batches**.

The screens and controls for **Current Batches** allow you to perform one or more of the following functions:

- Sort transactions
- Generate reports
- Filter transactions
- Delete transactions
- Update transactions
- Pend and unpend transactions
- Set transactions to review
- Release reviewed transactions
- View transaction receipts

- Re-print transaction receipts
- View transactions
- Search for transactions
- Download batch files
- Settle transactions
- Manage recurring and installment transactions
- Void transactions
- Re-authorize error transactions

# To Sort Current Batches Transactions

You can sort transactions for all the transaction types by clicking the [icon] (up down arrows) in the column you want to sort by as shown below.



The system sorts the list of transactions based on your selection.



**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 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.  On the **Main** screen, select **Current Batches** to display the current batches options.

2.  To select the transaction type, do one of the following:

    - Select **Error** to display the **Error Batch** screen.

    - Select **Auth Only** to display the **Authorization Only** screen.

    - Select **Recurring** to display the **Recurring Installment Transactions** screen.

    - Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

    **Notes**:

    - From **Current Batches Main**, you can generate reports for the following transaction types:

        - Credit

        - Debit

        - Food Stamp

        - Cash Benefit

        - Electronic Check

    - To select the transaction type, do one of the following:

        - Select **Credit** to display the **Current Batches: Credit** screen

        - Select **Debit** to display the **Current Batches: Debit** screen

        - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen

        - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen

        - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen

3.  Select the check box by the transactions you wish to delete.

    The following example shows the **Current Batches: Credit Card** screen.
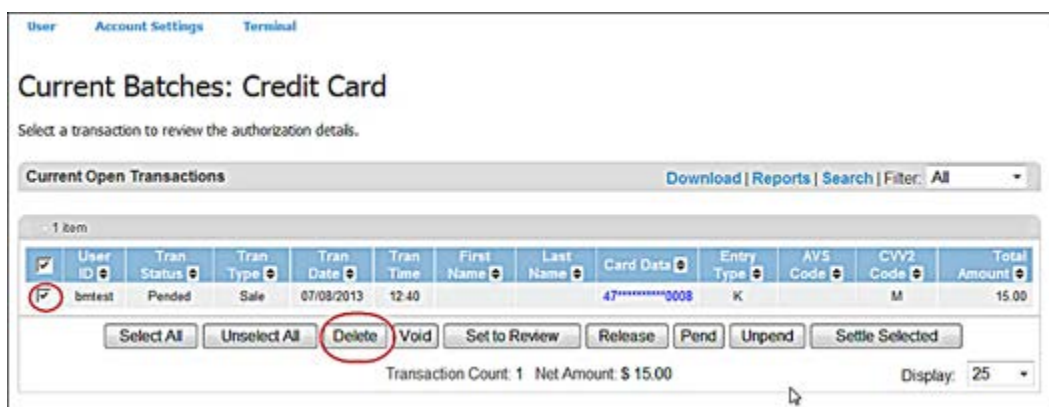
4.   Click **Delete.**

Note:  For **Error** batch transactions, click **Delete Selected**.

A message box displays requesting confirmation to delete the transaction.

> Are you sure you want to delete the selected transaction(s)?
>
> Once deleted, there is no way to recover the transaction(s)!
>
> [  OK  ]   [ Cancel ]

5.   Click **OK.**

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

VirtualMerchant allows you to update transactions after they have been entered and approved, and before they are settled. You can update transactions from the following transaction types:

- Error
- Auth Only
- Recurring
- Main
- Gift Card

1.   On the **Main** screen, select **Current Batches** to display the current batches options.

2.   To select the transaction type, do one of the following:

   - Select **Error** to display the **Error Batch** screen.
   - Select **Auth Only** to display the **Authorization Only** screen.
   - Select **Recurring** to display the **Recurring Installment Transactions** screen.
   - Select **Main** to display the **Current Batches: Main** screen.
   - Select **Gift Card** to display the **Current Gift Card Activity** screen.

3. Select the link in the **Card Data** column for the transaction you want to update.

   The following example shows the **Current Batches: Credit** screen.



The system displays the details of the transaction in the respective screens as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Error | Current Error Batches Response |
| Auth Only | Current Batches Auth Only Response |
| Recurring | Current Batches Recurring |
| Main | Current Batches Main Response |
| Gift Card | Current Batches Gift Card Response |

The following example shows the **Current Batches Main Response** screen.

4.   Update the information in the desired fields.

     **Notes**:

     - You can update the **Tip Amount** only from **Current Batches**.
     - The **Tip Amount** can be updated with the **Cardholder Currency**, if the cardholder has indicated this in the receipt. The **Tip Amount** in the **Cardholder Currency** is reconverted back to the merchant's currency, and then the total **Amount** is displayed.
     - When the **Tip Amount** is updated, VirtualMerchant does the following:
       - On a non-DCC transaction, recalculate the **Amount** as **Base Amount** + **Tip Amount**.
       - On a DCC transaction, convert the **Tip Amount** from the cardholder's currency into the merchant's currency.
     - You cannot update the **Tip Amount** on partially approved transactions.
     - You must confirm the **Tip Amount** entered prior to updating the tip.
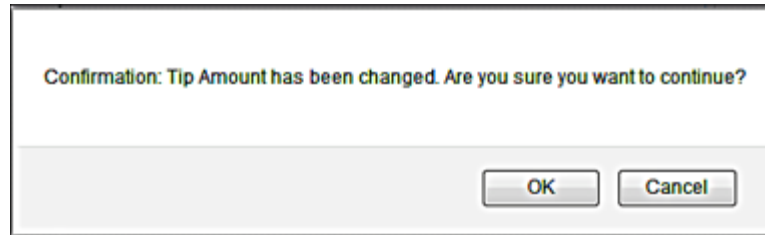


5.   Click **Update**.

     The system updates the information and displays a message that indicates that the transaction was updated successfully.
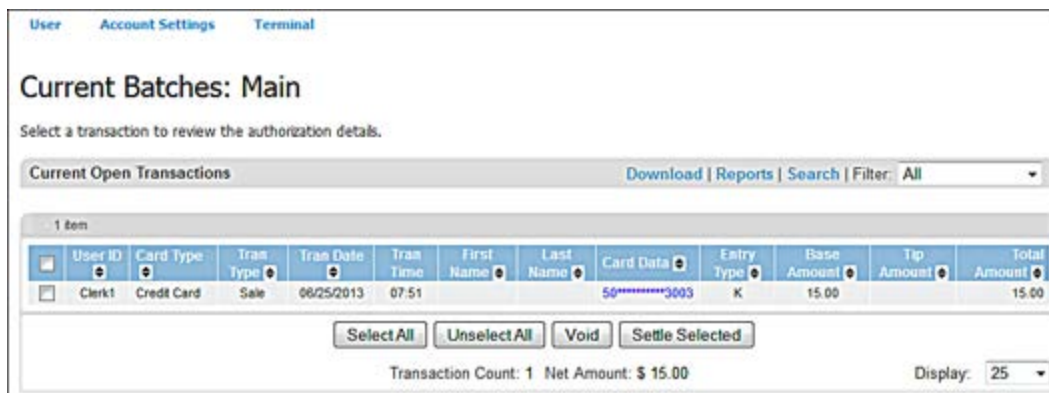
# To Pend Current Batches Transactions

The **Pend** function pends the currently selected transactions. You can pend transactions from the following transaction types:

- Auth Only
- Main

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

    - Select **Auth Only** to display the **Authorization Only** screen.
    - Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

    **Notes**:

    - From **Current Batches Main**, you can generate reports for the following transaction types:

        - Credit
        - Debit
        - Food Stamp
        - Cash Benefit
        - Electronic Check

    - To select the transaction type, do one of the following:

        - Select **Credit** to display the **Current Batches: Credit Card** screen.
        - Select **Debit** to display the **Current Batches: Debit Card** screen.
        - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.
        - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.
        - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.

3. Select the check box by the transactions you wish to pend.

    The following example shows the **Current Batches: Credit Card** screen.

4.  Click **Pend.**

    The system pends the currently selected transactions and displays **Pended** in the **Trans Status** column for the selected transactions.



# To Unpend Current Batches 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.  On the **Main** screen, select **Current Batches** to display the current batches options.

2.  To select the transaction type, do one of the following:

    - Select **Auth Only** to display the **Authorization Only** screen.

    - Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

    **Notes**:

    - From **Current Batches Main**, you can generate reports for the following transaction types:

        - Credit

        - Debit

        - Food Stamp

        - Cash Benefit

        - Electronic Check

    - To select the transaction type, do one of the following:

        - Select **Credit** to display the **Current Batches: Credit Card** screen.
        - Select **Debit** to display the **Current Batches: Debit Card** screen.
        - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.
        - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.
        - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.

3.  Select the check box by the transactions you wish to unpend.

    The following example shows the **Current Batches: Credit Card** screen.

4. Click **Unpend.**

The system removes the **Pend** status for the currently selected transactions.



# To Set Current Batches Transactions to Review

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. On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

   - Select **Auth Only** to display the **Authorization Only** screen.
   - Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

   **Notes**:

   - From **Current Batches Main**, you can generate reports for the following transaction types:

     - Credit
     - Debit
     - Food Stamp
     - Cash Benefit
     - Electronic Check

- To select the transaction type, do one of the following:

  - Select **Credit** to display the **Current Batches: Credit Card** screen.
  - Select **Debit** to display the **Current Batches: Debit Card** screen.
  - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.
  - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.
  - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.
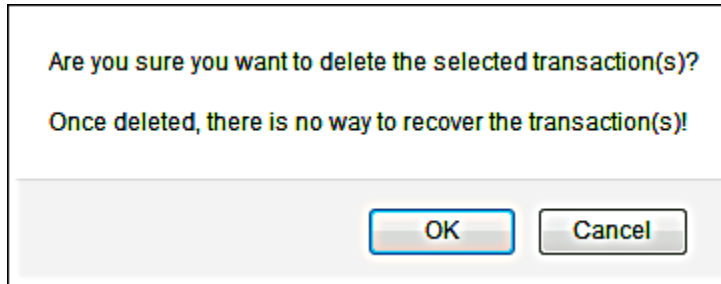
3. Select the check box by the transactions you wish to review.

   The following example shows the **Current Batches: Credit Card** screen.



4. Click **Set to Review.**

   The system sets the status of the currently selected transactions to **Review** in the **Trans Status** column.

# To Release Reviewed Current Batches Transactions

The **Release** function releases previously reviewed transactions. You can release reviewed transactions from the following transaction types:

- Auth Only
- Main

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

   - Select **Auth Only** to display the **Authorization Only** screen.
   - Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

   **Notes**:

   - From **Current Batches Main**, you can generate reports for the following transaction types:

     - Credit
     - Debit
     - Food Stamp
     - Cash Benefit
     - Electronic Check

   - To select the transaction type, do one of the following:

     - Select **Credit** to display the **Current Batches: Credit Card** screen.
     - Select **Debit** to display the **Current Batches: Debit Card** screen.
     - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.
     - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.
     - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.

3.  Select the check box by the reviewed transactions you wish to release.

    The following example shows the **Current Batches: Credit Card** screen.



4.  Click **Release.**

    The system releases the currently selected transactions and removes the **Review** status from the **Trans Status** column.



# To Void Current Batches 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.

The **Void** function is an online transaction.  Once a transaction is voided it cannot be unvoided.  If the user changes their mind, they have to initiate a new sale.

**Note:**  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.

VirtualMerchant does not allow you to void transactions while the auto-settle process or the manual settlement process is running.

1.  On the **Main** screen, select **Current Batches** to display the current batches options.

2.  From **Current Batches Main**, to select the transaction type, do one of the following:

    - Select **Credit** to display the **Current Batches: Credit** screen.
    - Select **Debit** to display the **Current Batches: Debit** screen.
    - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.
    - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.
    - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.

3.  Select the check box by the transactions you wish to void.

    The following example shows the **Current Batches: Credit Card** screen.



    **Note**:  If you wish to void all the listed transactions, click **Select All** or the check box in the
                header row as shown below.

4.  Click **Void.**

    The system sets the voided transactions text in red.

# To Add Signatures to Current Batches Transactions

You can add a signature the following transaction types:

- Credit Card Sale
- Credit Card Force
- Credit Card Return
- Credit Card Auth Only
- E-check (Guarantee, Conversion, Verification)

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

    - Select **Auth Only** to display the **Authorization Only** screen.
    - Select **Main** to display the **Current Batches: Main** screen.

3. Select the link in the **Card Data** column for the transaction to which you want to add a signature.

    The following example shows the **Current Batches: Main** screen.



**Note**:  VirtualMerchant allows you to identify terminals with the following payment types as having a signature capture device:

- Credit Card
- Electronic Check

The system displays the respective response screen as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Auth Only | Current Batches Auth Only Response |
| Main | Current Batches Main Response |

The **Current Batches Main Response** screen displays the details of the transaction.



**Note**:  For terminals that are identified as having a signature capture device for Credit Card Sales, Credit Card Force, Credit Card Auth Only, Credit Card Return, and E-Check transactions, the text **YES** displays when the transaction has a signature image associated with it.

For terminals identified as not having a signature capture device or transactions that are not Sales, Force, Auth Only, Return, or E-Check this field is hidden.

4.  If you need to add a signature and your terminal is set up for a signature capture device, select the transaction type and do one of the following:

- Click **Add Signature** on the **Current Batches Auth Only Response** screen.
- Click **Add Signature** on the **Current Batches Main Response** screen.

The following occurs:

a)  The device displays, **Please swipe card** message to the consumer.

b)  The payment form displays a message to the merchant, **Customer prompted to swipe card**. **Please wait!**

c)  If the consumer declines to swipe the card and hit the cancel button, the payment form displays a message to the merchant, **The consumer cancelled card swipe**.



d)  If the customer swipes the card and the card swipe fails, the payment form displays a message to the merchant, **Card swipe failed**. **Please retry or manually key card!**

e)  If the customer swipes the card and the card swipe does not fail, the device displays, **One moment please** message to the customer.

The payment page displays with the card information collected from the card and device.



f)  The merchant enters the amount and any additional information needed to complete the transaction, and clicks the process button.

The payment form displays a message to the merchant, **Customer prompted to confirm the amount**. **Please wait!**



g)  The device displays amount confirmation message to the customer and the customer is prompted to confirm the amount or cancel.

h)  The customer confirms the amount and the transaction are sent for processing.

If the amount is cancelled, the payment form displays a message to the merchant, **The amount was not confirmed**. The merchant has the chance to re-enter or correct the amount or cancel the transaction if needed.



i) The device displays, **Processing** message to the customer.

j) The merchant receives the transaction response page.

k) The device displays the transaction response to the customer.

l) The device displays, **Please sign** message to the customer if transaction is approved.

The payment form displays a message to the merchant, **Customer prompted to sign**. **Please wait!**



**Note**: The device will not display signature prompt for declined transactions.

m)  The customer signs.

If the customer cancels the signature entry, the payment form displays a message to the merchant, **Customer cancelled signature! Please retry or select cancel to manually capture signature!** The merchant has the chance to request signature again via the device or through the printed receipt.



n)  The merchant receives signature and the receipt is printed with the signature if collected.

o)  The device displays a **thank you** message.

Note:  The transaction response is sent to the merchant whether the signature is collected or not from the customer.

p)  The customer provides a signature to the device.

q)  If the device captures the signature, it returns it to VirtualMerchant.

r)  If the device times out or the signature was not captured, it returns an error code or a null/blank signature image to VirtualMerchant.

**Notes**:

- Signature capture only applies to the following transaction types:

  - Sale

  - Return

  - Force

  - Auth Only

- You cannot replace a signature that is already associated with a transaction.

5. If the signature image was successfully captured, VirtualMerchant stores the signature image with the transaction and displays a successful message.

6. If an error code is returned or the signature image is null/blank, VirtualMerchant displays an error message.

# Re-authorize 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 To Update Current Batches Transactions section)
- Re-authorize transactions
- Delete transactions (refer to the To Delete Current Transactions section)

1. On the **Main** screen, 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.

The **Current Batches Error Response** screen appears.



3. Click **Re-Authorize**.

# To View Current Batches Transaction Receipts

You can view receipts for all types of transaction that have receipts.

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. Select **Main** to display the options available**.**

3. To select the transaction type, do one of the following:
   - Select **Credit Card** to display the **Current Batches: Credit Card** screen
   - Select **Debit Card** to display the **Current Batches: Debit Card** screen
   - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen
   - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen
   - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen

4.  Select the link in the **Card Data** column for the transaction receipt you want to view.

    The following example shows the **Current Batches: Credit Card** screen.



The system displays the details of the transaction in the respective screens as follows:

| For this transaction type | This screen displays |
|---|---|
| Credit Card | Current Batches Credit Card Response |
| Debit Card | Current Batches Debit Card Response |
| Food Stamp | Current Batches Food Stamp Response |
| Cash Benefit | Current Batches Cash Benefit Response |
| Electronic Check | Current Batches Electronic Check Response |

The following example shows the **Current Batches Credit Card Response** screen.

5.  Click **View Receipt**.

    **Notes:**

    <u>For transactions that do not have signature images associated with them:</u>

    The receipt displays with a blank **cardholder's signature** line as follows.

<u>For transactions that have signature images associated with them:</u>

- 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.



- 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 **response** page, click **Reprint**.

The following example shows the **Current Batches: Main Response** screen.

**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 the system prompts you to print the receipt.

# Viewing Current Batches Transactions

VirtualMerchant allows you to see your open transactions for various payment and transaction types.

## To View Current Batches Transactions for all Payment Types in One Batch

You can view open transactions together in one batch for the following payment types:

- Credit Card
- Debit Card
- E-Check
- Food Stamps
- Cash Benefits

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. Select **Main** to display the **Current Batches: Main** screen.

3. To view details of a particular transaction, select the **Card Data** link for the transaction details you want to view.

# View Current Batches Transactions by Transaction Types

You can view transactions individually for the following transaction types:

- Error
- Auth Only
- Recurring
- Gift Card
- Main
- Imported Batches

## *To View Current Batches Error, Auth Only, Recurring, Gift Card and Main Transactions*

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

    - Select **Error** to display the **Error Batch** screen
    - Select **Auth Only** to display the **Authorization Only** screen.
    - Select **Recurring** to display the **Recurring Installment Transactions** screen
    - Select **Gift Card** to display the **Current Gift Card Activity** screen
    - Select **Main** to display the **Current Batches: Main** screen (Refer to the notes below)

**Notes**:

- From **Current Batches: Main**, you can generate reports for the following transaction types:

  - Credit

  - Debit

  - Food Stamp

  - Cash Benefit

  - Electronic Check

- To select the transaction type, do one of the following:

  - Select **Credit** to display the **Current Batches: Credit Card** screen

  - Select **Debit** to display the **Current Batches: Debit Card** screen

  - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen

  - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen

  - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen

3. To view details of a particular transaction, select the **Card Data** link for the transaction details you want to view.

   The following example shows the **Current Batches: Credit Card** screen.

The system displays the details of the transaction in the respective response screens as follows:

| For this transaction type | This screen displays |
|---|---|
| Error | Current Error Batches Response |
| Auth Only | Current Batches Auth Only Response |
| Recurring | Current Batches Recurring |
| Gift Card | Current Batches Gift Card Response |
| Credit Card | Current Batches: Credit Card Response |
| Debit Card | Current Batches: Debit Card Response |
| Food Stamp | Current Batches: Food Stamp Response |
| Cash Benefit | Current Batches: Cash Benefit Response |
| Electronic Check | Current Batches: Electronic Check Response |

The following example shows the **Current Batches Main Response** screen (for terminals that have a signature capture device).



**Note**:  For terminals that are identified as having a signature capture device for Credit Card Sales, Credit Card Force, Credit Card Auth Only, Credit Card Return, and E-Check transactions. The text **YES** is displayed with the transaction has a signature image associated with it.

For terminals identified as *not* having a signature capture device or transactions that are NOT Sales, Force, Auth Only, Return, or E-Check the field is hidden.

The following example shows the **Current Batches Credit Card Response** screen showing the new DBA Name field.



## *To View Current Batches Imported Batches Transactions*

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. Select **Imported Batches** to display the **Imported Batches** screen.

   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.

**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.

3. To view the transactions in a specific batch response file, click **Response File Name**.

   The **Imported Batch Transactions** screen displays the transactions.

# Downloading Current Batches Transactions

VirtualMerchant allows you to generate a download file of open transactions for various payments and transaction types.

## To Download Current Batches Transactions for All Payment Types in One File

You can generate a download file of open credit card, debit card, e-check, food stamp, and cash benefits transactions together in one batch.

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. Select **Main** to display the **Current Batches: Main** screen.

3. Select **Download**.



The **Download** screen appears.

4. 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
- Server ID
- Shift ID

**Note**: **Server ID** and **Shift ID** are available only for terminals with a market segment of Service.

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 (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.

7. Click **Download File**.

   The **File Download** prompt displays to confirm if you want to open or save the file download.
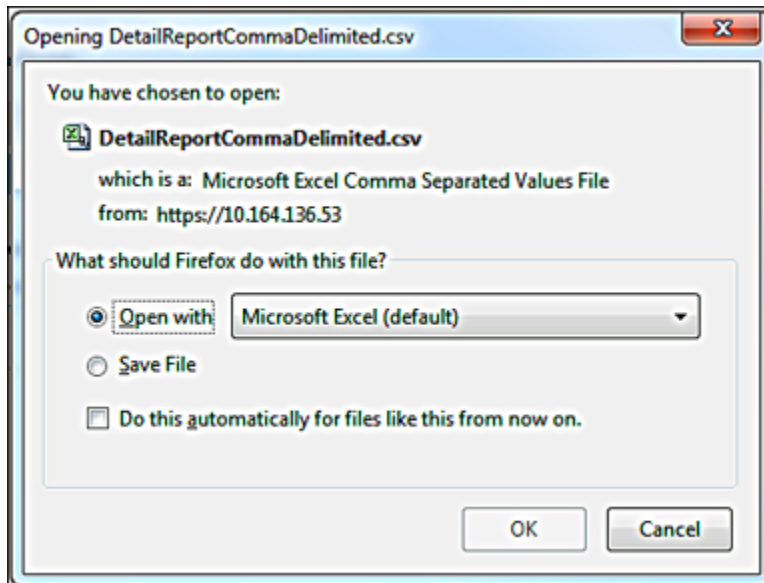
   

8. If you click **Save**, specify the **Location** and **File Name** in the **Save As** window that displays.

9. If you click **Open**, the downloaded information displays in a new browser window.

   **Note**: 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 Download Current Batches Transactions Individually

You can generate individual download files of open credit card, debit card, e-check, food stamp, or cash benefits transactions.

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. Select **Main** to display the options available.

3. To select the transaction type, do one of the following:

   - Select **Credit Card** to display the **Current Batches: Credit** screen.
   - Select **Debit Card** to display the **Current Batches: Debit** screen.
   - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.
   - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.
   - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.

4.  Once you have the correct information in the table for the download, select **Download**.

    The following example shows the **Current Batches: Credit Card** screen.



    The **Download** screen appears.



5.  Follow Steps 4 to 9 in the **To Download Current Batches Transaction for All Payment Types in One File** section.

# To Download Import Batches Transactions

VirtualMerchant allows you to export the response files generated from the imported batches for credit card transactions or recurring/installment transactions.

1. On the **Main** screen, 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.

   

2. To view the transactions in a specific batch response file, click **Response File Name**.

   The **Imported Batch Transactions** screen displays the transactions.

3. Click **Download** to generate a download file of the transactions in the associated batch file.

   The **Download** screen appears.



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.
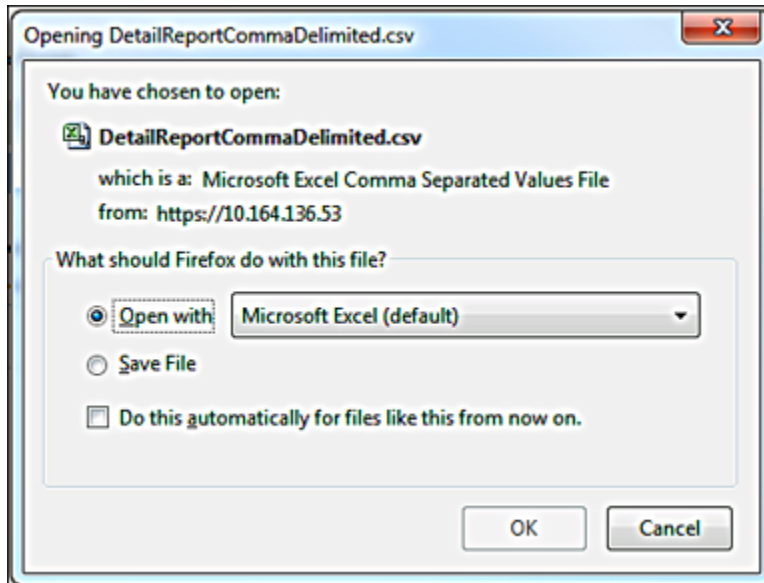


8.  If you click **Save**, specify the **Location** and **File Name** in the **Save As** window that displays.

9.  If you click **Open**, the downloaded information displays in a new browser window.

    **Notes**:

    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.

# Generating Reports for Current Batches Transactions

VirtualMerchant allows you to generate the following reports on open transactions:
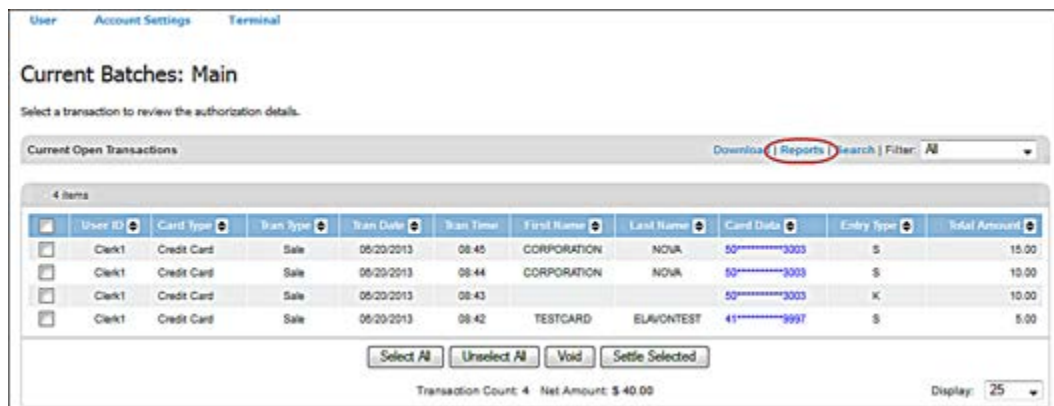
- Detail
- Detail with subtotals
- Summary

The **Reports** link allows you to use current batch data to generate reports. You can generate reports for your open transactions for various payment and transaction types.

## To Generate Reports for Current Batches Transactions for all Payment Types in One Batch

You can generate a report of open credit card, debit card, e-check, food stamp, and cash benefits transactions together in one batch.

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. Select **Main** to display the **Current Batches: Main** screen.

3. Select **Reports**.

The **Reporting** screen displays.



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
    - Server ID
    - Shift ID
    - Tip Amount

    **Note**:  **Server ID**, **Shift ID** and **Tip Amount** are available only for terminals with a market segment of Service.

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.
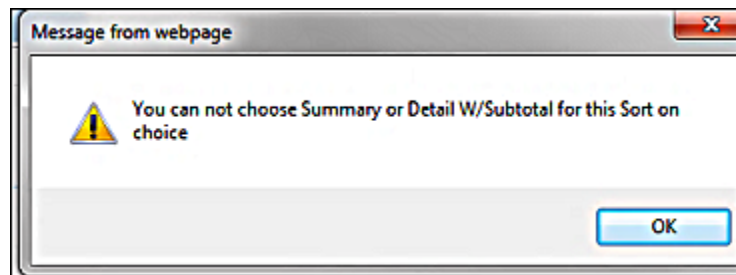


6. Select a format from the **View As** drop-down list for the report.

   **Notes:**

   - **Browser** - displays the report in the VirtualMerchant browser. Once the report is displayed, you will be able to use the print icon to print a friendly format of the report or the CSV icon to display the report in a comma separated value (CSV) file format. Both icons will appear on the far right of the report at the top and bottom of the report.
   - **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.

   **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 Generate Reports for Current Batches Transactions by Transaction Types

You can generate reports for the following transaction types:

- Error
- Auth Only
- Recurring
- Main

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

   - Select **Error** to display the **Error Batch** screen.
   - Select **Auth Only** to display the **Authorization Only** screen.
   - Select **Recurring** to display the **Recurring Installment Transactions** screen.
   - Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

   **Notes**:

   - From **Current Batches: Main**, you can generate reports for the following transaction types:

     - Credit
     - Debit
     - Food Stamp
     - Cash Benefit
     - Electronic Check

   - To select the transaction type, do one of the following:

     - Select **Credit** to display the **Current Batches: Credit** screen.
     - Select **Debit** to display the **Current Batches: Debit** screen.
     - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.
     - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.
     - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.

3.  Select **Reports**.

    The following example shows the **Current Batches: Credit Card** screen.



    The **Reporting** screen displays.
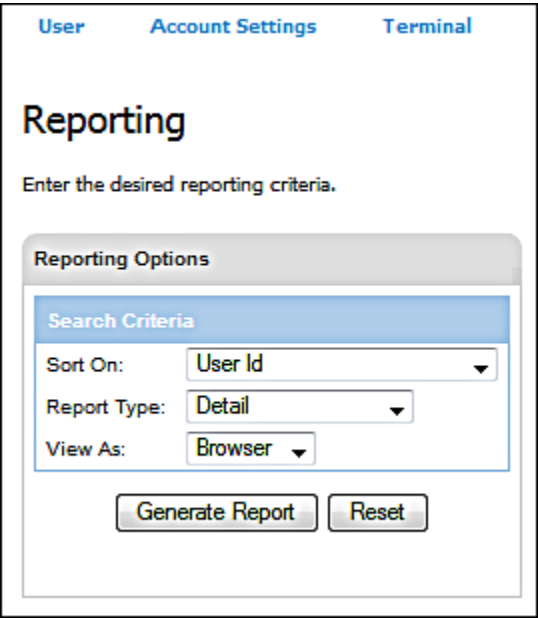


4.  Follow Steps 4 to 7 above in the **To Generate Reports for Current Batches Transactions for all Payment Types in One Batch** section.

# Searching for Current Batches Transactions

VirtualMerchant allows you to search for open transactions for various payment and transaction types.

## To Search for Current Batches Transactions for all Payment Types in One Batch

You can search for open transactions together in one batch for the following payment types:

- Credit Card
- Debit Card
- E-Check
- Food Stamps
- Cash Benefits

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. Select **Main** to display the **Current Batches: Main** screen.

3. Select **Search**.

The **Transaction Search: Main** screen displays.



4. Enter the transaction values to search for specific transactions.

    The search results display.

# To Search for Current Batches Transactions by Transaction Types

You can search for transactions for the following transaction types:

- Error
- Auth Only
- Recurring
- Gift Card
- Main

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

- Select **Error** to display the **Error Batch** screen.

- Select **Auth Only** to display the **Authorization Only** screen.

- Select **Recurring** to display the **Recurring Installment Transactions** screen.

- Select **Gift Card** to display the **Current Gift Card Activity** screen.

- Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

   **Notes**:

   - From **Current Batches: Main**, you can search for the following transaction types:

      - Credit

      - Debit

      - Food Stamp

      - Cash Benefit

      - Electronic Check

   - To select the transaction type, do one of the following:

      - Select **Credit** to display the **Current Batches: Credit Card** screen.

      - Select **Debit** to display the **Current Batches: Debit Card** screen.

      - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.

      - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.

      - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.

3. Click **Search**.

   The following example shows the **Current Batches: Credit Card** screen.

The respective screen displays as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Error | Transaction Search |
| Auth Only | Transaction Search |
| Recurring | Transaction Search |
| Credit Card | Transaction Search: Credit Card |
| Debit  Card | Transaction Search: Debit  Card |
| Food Stamp | Transaction Search: Food Stamp |
| Cash Benefit | Transaction Search: Cash Benefit |
| Electronic Check | Transaction Search: Electronic Check |
| Gift Card | Transaction Search |

The following example shows the **Transaction Search: Credit Card** screen



4. Enter the search criteria to search for specific transactions.

5. Click **Search**.

   The search results display on the respective screen as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Error | Error Batch |
| Auth Only | Authorization Only |
| Recurring | Recurring Installment Transactions |
| Credit Card | Current Batches: Credit Card |
| Debit  Card | Current Batches: Debit  Card |
| Food Stamp | Current Batches: Food Stamp |

| For this transaction type | This screen displays |
|---|---|
| Cash Benefit | Current Batches: Cash Benefit |
| Electronic Check | Current Batches: Electronic Check |
| Gift Card | Current Gift Card Activity |

**Note**:  Click **Reset** to clear the values or **Cancel** to abandon your search activities.

# Filtering 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. Virtual Merchant allows you to filter your open transactions for various payment and transaction types.

## To Filter Current Batches Transactions for All Payment Types in One Batch

You can filter open transactions together in one batch for the following payment types:

- Credit Card
- Debit Card
- E-Check
- Food Stamps
- Cash Benefits

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. On the **Current Batches Main** screen, select option from the **Filter** drop-down list:

- All
- Pending
- Unpended
- Review
- Purchase
- Sale
- Return
- Force
- Force Purchase
- Force Return
- Void
- Reversal

# To Filter Current Batches Transactions by Transaction Types

You can filter batches from the following transaction types:

- Error
- Auth Only
- Recurring
- Gift Card
- Main

1. On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

- Select **Error** to display the **Error Batch** screen
- Select **Auth Only** to display the **Authorization Only** screen
- Select **Recurring** to display the **Recurring Installment Transactions** screen
- Select **Gift Card** to display the **Current Gift Card Activity** screen
- Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below

**Notes**:

- From **Current Batches: Main**, you can generate reports for the following transaction types:

  - Credit

  - Debit

  - Food Stamp

  - Cash Benefit

  - Electronic Check

- To select the transaction type, do one of the following:

  - Select **Credit** to display the **Current Batches: Credit Card** screen.

  - Select **Debit** to display the **Current Batches: Debit Card** screen.

  - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen.

  - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.

  - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen.

The following example shows the **Current Batches: Credit Card** screen.

3.   Select the **Filter** option in one of the following ways:

| For this batch/transaction type | Select one of the following options: |
| --- | --- |
| Error | <ul><li>All</li><li>Recurring</li><li>Installment</li><li>Purchase</li><li>Sale</li><li>Return</li><li>Force</li><li>Force Purchase</li><li>Force Return</li><li>Void</li><li>Reversal</li></ul> |
| Auth Only | <ul><li>All</li><li>Pended</li><li>Unpended</li><li>Review</li></ul> |
| Recurring | <ul><li>All</li><li>Expired Exp Date</li><li>Expired Last Month</li><li>Expired This Month</li><li>Will Expire Next Month</li><li>Expired Contracts</li><li>Recurring</li><li>Installment</li></ul> |
| Gift Card | <ul><li>All</li><li>Credit</li><li>Activation</li><li>Reload</li><li>Card Return</li><li>Redemption</li></ul> |

| For this batch/transaction type | Select one of the following options: |
|---|---|
| Credit | • All<br>• Pending<br>• Unpended<br>• Review<br>• Sale<br>• Return<br>• Force<br>• Void |
| Debit | • All<br>• Purchase<br>• Return<br>• Void |
| Food Stamp | • All<br>• Purchase<br>• Return<br>• Force Purchase<br>• Force Return<br>• Void |
| Cash Benefit | • All<br>• Purchase<br>• Void |
| Electronic Check | • All<br>• Purchase<br>• Reversal |

The system filters the batch list to show only transactions of the type you selected.

# Settling Current Batches 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 can configure the terminal to automatically settle transactions at a specific time each day.

You can settle transactions for the following transaction types:

- Main
- Gift Card

## To Settle Main Transactions

1. On the **Main** screen, select **Current Batches | Main**.

   The **Current Batches: Main** screen displays.
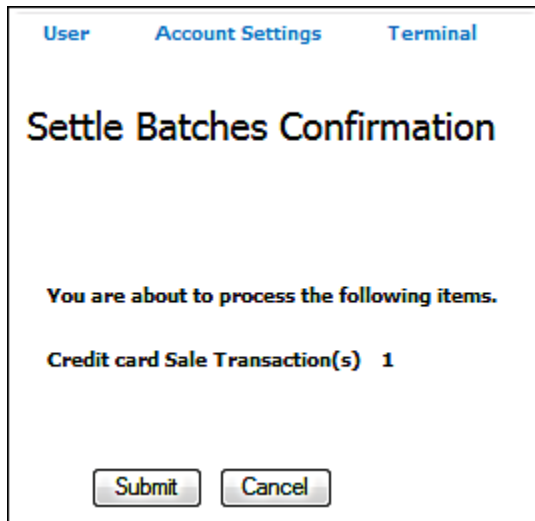
2. To select the transaction type, do one of the following:

   - Select **Credit Card** to display the **Current Batches: Credit Card** screen
   - Select **Debit Card** to display the **Current Batches: Debit Card** screen
   - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen
   - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen
   - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen

3. Select the check box by the transactions you wish to settle.

   The following example shows the **Current Batches: Credit Card** screen.

The **Settle Batches Confirmation** screen displays the total number of transactions currently submitted for settlement.



4. Click **Submit**.

   The **Settled Activity** screen appears. VirtualMerchant submits all currently selected transactions for settlement.

   **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.

The transactions display.



# To Settle Gift Card Transactions

The **Gift Card** link allows you to handle 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. On the **Main** screen, select **Current Batches|Gift Card.**

The **Current Gift Card Activity** screen appears.



2. Click **Settle All**.

The **Settle Batches Confirmation** screen displays the total number of transactions currently submitted for settlement.



3. Click **Submit**.

# Managing Current Batches Recurring and Installment Transactions

The **Recurring** link allows you to handle 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** and **Installment** transactions.

You can perform the following functions on transactions found in the **Recurring** batch:

- Update transactions (refer to the To Update Current Batches Transactions section)
- Delete transactions (refer to the To Delete Current Batches Transactions section)
- View previous transactions
- Submit selected transactions for payment
- Remove expired transactions
- Add transactions to a recurring batch as recurring or installment

## To View Previous Recurring and Installment Transactions

VirtualMerchant allows you to view previous recurring and installment processing details.

1.  On the **Main** screen, select **Current Batches|Recurring**.

    The **Recurring Installment Transactions** screen displays all recurring and installment.



2.  To view a specific transaction, click **Card Data** for that transaction.

The **Current Batches Recurring** screen displays the transaction details.

3.  Click **Log File**.

    The **Previous Recurring Activity** screen appears.



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 Submit Recurring and Installment 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.  On the **Main** screen, select **Current Batches|Recurring**.

    The **Recurring Installment Transactions** screen displays.

2.  Select the check box for the row that contains the transaction to submit for payment.

3.   Click **Submit Selected.**

4.   The **Batch Response** screen appears.



The **Settled Gift Card Activity** screen appears.
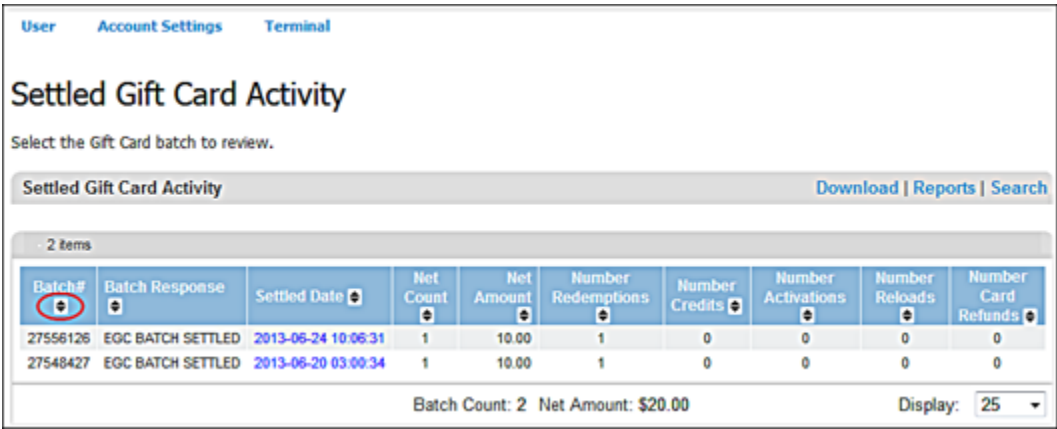


VirtualMerchant submits all currently selected transactions for settlement.

# To Remove Expired Installment 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.  On the **Main** screen, select **Current Batches|Recurring**.

    The **Recurring Installment Transactions** screen displays.

2.  Click **Remove Expired**.
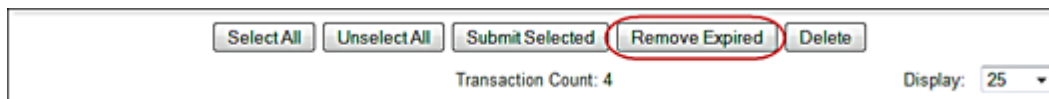


The system removes the transactions that have reached their total payments and will no longer run, and reduces the transaction count.
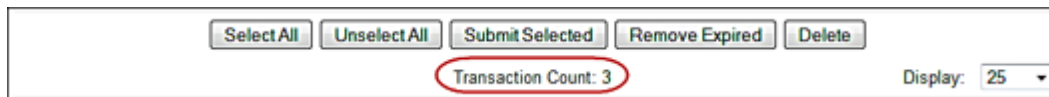


# To Add Transactions to a Recurring Batch as Recurring

You can add transactions to a recurring batch as recurring for the following transaction types:

*   Auth Only
*   Main

1.  On the **Main** screen, select **Current Batches** to display the current batches options.

2. To select the transaction type, do one of the following:

- Select **Auth Only** to display the **Authorization Only** screen.
- Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

**Notes**:

- From **Current Batches Main**, you can add transactions for the following transaction types:

  - Credit
  - Debit
  - Food Stamp
  - Cash Benefit
  - Electronic Check

- To select the transaction type, do one of the following:

  - Select **Credit** to display the **Current Batches: Credit Card** screen
  - Select **Debit** to display the **Current Batches: Debit Card** screen
  - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen
  - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen.
  - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen

3. Select the link in the **Card Data** column for the transaction you want to add.

The following example shows the **Current Batches: Credit Card** screen.



The system displays the details of the transaction in the respective screens as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Auth Only | Current Batches Auth Only Response |
| Credit Card | Current Batches Credit Card Response |
| Debit Card | Current Batches Debit Card Response |

| For this transaction type | This screen displays |
|---------------------------|----------------------|
| Food Stamp | Current Batches Food Stamp Response |
| Cash Benefit | Current Batches Cash Benefit Response |
| Electronic Check | Current Batches Electronic Check Response |

The following example shows the **Current Batches Auth Only Response** screen.



4.  Click **Add to Recurring**.

    The **Add to Recurring Batch** screen displays.

5.  Select **Recurring** from the **Recurring Transaction Type** drop-down list.

6.  Select **YES** or **NO** from the **Skip Payment** drop-down list, if necessary.

7.  Enter the **Amount** for the transaction.

8.  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.

9.  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

10. Enter the **Number Of Payments**.

11. Enter the **Next Payment Date** or click the calendar icon and select from the calendar tool.

12. Enter or select any of the remaining optional fields as desired.

13. Click **Add**.

    The **Add to Recurring Batch Response** screen displays the information you entered.

# To Add Transactions to a Recurring Batch as Installment

You can add transactions to a Recurring Batch as Installment for the following transaction types:

- Auth Only
- Main

1.  On the **Main** screen, select **Current Batches** to display the current batches options.

2.  To select the transaction type, do one of the following:

    - Select **Auth Only** to display the **Authorization Only** screen.

    - Select **Main** to display the **Current Batches: Main** screen. Refer to the notes below.

    **Notes**:

    - From **Current Batches Main**, you can add transactions for the following transaction types:

        - Credit

        - Debit

        - Food Stamp

        - Cash Benefit

        - Electronic Check

    - To select the transaction type, do one of the following:

        - Select **Credit** to display the **Current Batches: Credit Card** screen

        - Select **Debit** to display the **Current Batches: Debit Card** screen

        - Select **Food Stamp** to display the **Current Batches: Food Stamp** screen

        - Select **Cash Benefit** to display the **Current Batches: Cash Benefit** screen

        - Select **Electronic Check** to display the **Current Batches: Electronic Check** screen

3.  Select the link in the **Card Data** column for the transaction you want to add.

    The following example shows the **Current Batches: Credit Card** screen.



4.  The system displays the details of the transaction in the respective screens as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Auth Only | Current Batches Auth Only Response |
| Credit Card | Current Batches Credit Card Response |
| Debit Card | Current Batches Debit Card Response |

| For this transaction type | This screen displays |
|---|---|
| Food Stamp | Current Batches Food Stamp Response |
| Cash Benefit | Current Batches Cash Benefit Response |
| Electronic Check | Current Batches Electronic Check Response |

The following example shows the **Current Batches Auth Only Response** screen.

5.  Click **Add to Recurring**.

    The **Add to Recurring Batch** screen displays.

6.  Select **Installment** from the **Recurring Transaction Type** drop-down list.

7.  Select **YES** or **NO** from the **Skip Payment** drop-down list, if necessary.

8.  Enter the **Amount** for the transaction.

9.  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.

10. 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

11. Enter the **Number Of Payments**.

12. Enter the **Next Payment Date** or click the calendar icon and select from the calendar tool.

13. Enter or select any of the remaining optional fields as desired.

14. Click **Add**.

    The **Add to Recurring Batch Response** screen displays the information you entered

# 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).

The system places unsettled (open) transactions into the following 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
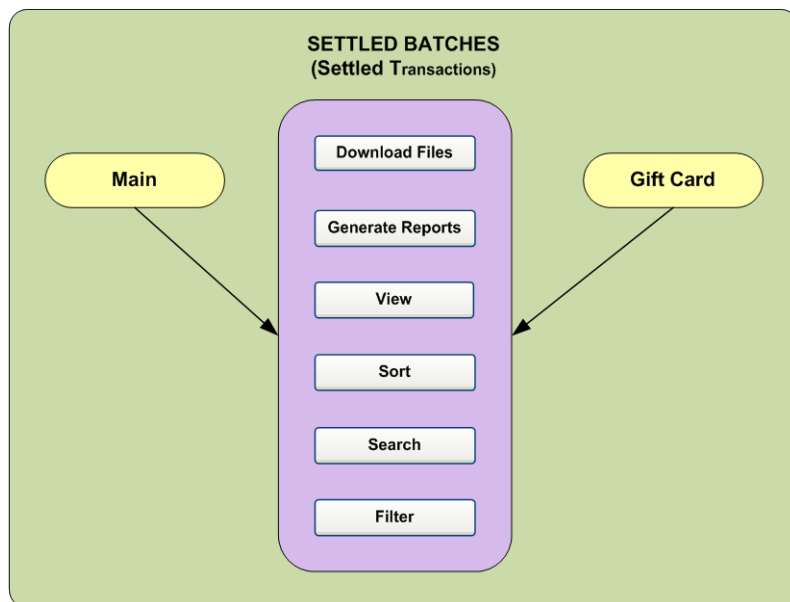
To carry out any activities, you must click **Settled Batches** to display the options.
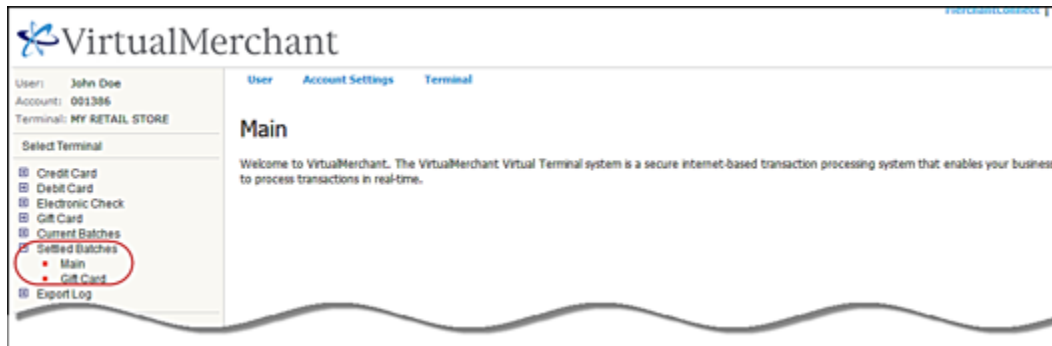


The screens and controls for **Settled Batches** allow you to perform one or more of the following functions on the two categories:

- View transactions
- Search for transactions
- Sort transactions
- Download batch files
- Generate reports
- View transaction receipts

# To View Settled Batches Transactions

You can view settled batch activities for the previous 12 months.

1. On the **Main** screen, select **Settled Batches** to display the settled batches options.

2. To select the transaction type, do one of the following:

    - Select **Main** to display the **Settled Activity** screen.
    - Select **Gift Card** to display the **Settled Gift Card Activity** screen.

3. To view transactions for a particular date, select the **Settled Date** link for the batch you want to view.

    **Notes:**

    - **Settled Date** is shown in the time zone of your terminal configuration.
    - If you need to change your terminal time zone, you must contact your System Administrator or call Elavon at 1-800-377-3962, option 2, option 2.
    - The time zone set in VirtualMerchant must match the time zone setup in the Host.

The following example shows the **Settled Activity** screen



The respective screen displays all transactions in the batch for that date as follows:

| For this transaction type | This screen displays |
| --- | --- |
| Main | Settled Activity |
| Gift Card | Settled Gift Card Activity |

4.  To view details of a particular transaction, select the **Card Data** link for the transaction details
    you want to view.

The **Settled Batches Main Response** screen displays the details of the transaction.



**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 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.

# To Search for Settled Batches Transactions

You can locate specific information in previously settled batches.

1. On the **Main** screen, select **Settled Batches** to display the settled batches options.

2. To select the transaction type, do one of the following:

   - Select **Main** to display the **Settled Activity** screen.
   - Select **Gift Card** to display the **Settled Gift Card Activity** screen.

   The following example shows the **Settled Gift Card Activity** screen.

3.  Select **Search**.

    The **Transaction Search** screen displays.



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.



The system sorts the list of transactions based on your selection.



**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.  On the **Main** screen, select **Settled Batches** to display the settled batches options.

2.  To select the transaction type, do one of the following:

    •  Select **Main** to display the **Settled Activity** screen.

    •  Select **Gift Card** to display the **Settled Gift Card Activity** screen.

3.  Select **Download**.

The following example shows the **Settled Gift Card Activity** screen.



The **Download** screen appears.



**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.

4. 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
- Server ID
- Shift ID

**Note**:  **Server ID** and **Shift ID** are available only for terminals with service market segment.

5. 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

6. 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.

7.  Click **Download File**.

    The **File Download** prompt displays to confirm if you want to open or save the file download.
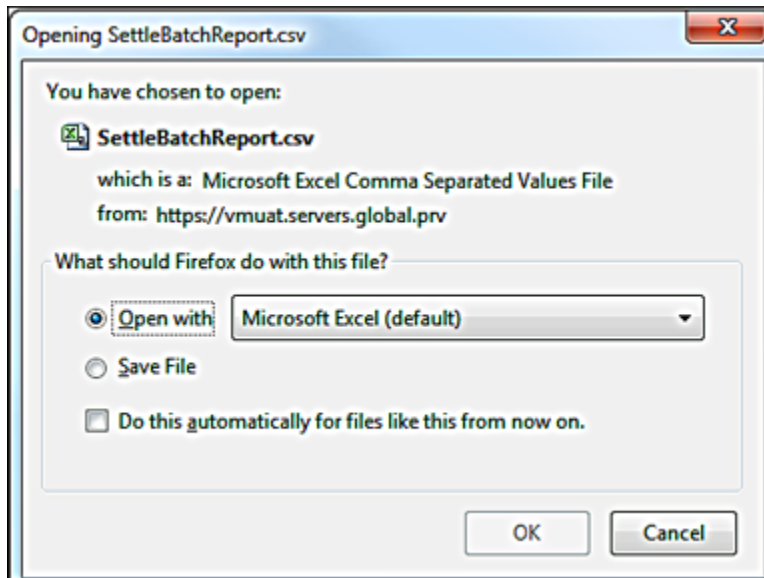


8.  If you click **Save**, specify the **Location** and **File Name** in the **Save As** window that displays.

9.  If you click **Open**, the downloaded information displays in a new browser window.

    Note:  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 Add Signatures to Settled Batches Transactions

You can add a signature the following transaction types:
*   Sale

*   Force

*   Return

*   Auth Only

*   E-check (Guarantee, Conversion, Verification)

1.  On the **Main** screen, select **Settled Batches|Main**.

    The **Settled Activity** screen displays.

2. To view transactions for a particular date, select the **Settled Date** link for the batch you want to view.



The **Settled Activity** screen displays all transactions in the batch for that date.

3. To view details of a particular transaction, select the **Card Data** link for the transaction details you want to view.

The **Settled Batches Main Response** screen displays the authorization response information.



**Note**: For terminals that are identified as having a signature capture device for Credit Card Sale, Credit Card Force, Credit Card Auth Only, Credit Card Return, and E-Check transactions, the text **YES** displays when the transaction has a signature image associated with it.

For terminals identified as not having a signature capture device or transactions that are not Sales, Force, Auth Only, Return, or E-Check this field is hidden.

4. If you need to add a signature and your terminal is set up for a signature capture device, click **Add Signature**.

    The following occurs:

    a) The device displays, **Please swipe card** message to the consumer.

b)   The payment form displays a message to the merchant, **Customer prompted to swipe card**. **Please wait!**



c)   If the consumer declines to swipe the card and hit the cancel button, the payment form displays a message to the merchant, **The consumer cancelled card swipe**.

d) If the customer swipes the card and the card swipe fails, the payment form displays a message to the merchant, **Card swipe failed**. **Please retry or manually key card!**



e) If the customer swipes the card and the card swipe does not fail, the device displays, **One moment please** message to the customer.

The payment page displays with the card information collected from the card and device.

f) The merchant enters the amount and any additional information needed to complete the transaction, and clicks the process button.

The payment form displays a message to the merchant, **Customer prompted to confirm the amount**. **Please wait!**



g) The device displays amount confirmation message to the customer and the customer is prompted to confirm the amount or cancel.

h) The customer confirms the amount and the transaction are sent for processing.

If the amount is cancelled, the payment form displays a message to the merchant, **The amount was not confirmed**. The merchant has the chance to re-enter or correct the amount or cancel the transaction if needed.



i) The device displays, **Processing** message to the customer.

j) The merchant receives the transaction response page.

k) The device displays the transaction response to the customer.

l) The device displays, **Please sign** message to the customer if transaction is approved

The payment form displays a message to the merchant, **Customer prompted to sign**. **Please wait!**



**Note**: The device will not display signature prompt for declined transactions.

m) The customer signs.

If the customer cancels the signature entry, the payment form displays a message to the merchant, **Customer cancelled signature! Please retry or select cancel to manually capture signature!** The merchant has the chance to request signature again via the device or through the printed receipt.



n) The merchant receives signature and the receipt is printed with the signature if collected.

o)  The device displays a **thank you** message.

> **Note:** The transaction response is sent to the merchant whether the signature is collected or not from the customer.

p)  The customer provides a signature to the device.

q)  If the device captures the signature, it returns it to VirtualMerchant.

r)  If the device times out or the signature was not captured, it returns an error code or a null/blank signature image to VirtualMerchant.

**Notes**:

- Signature capture only applies to the following transaction types:
  - Sale
  - Return
  - Force
  - Auth Only
- You cannot replace a signature that is already associated with a transaction.

5.  If the signature image was successfully captured, VirtualMerchant stores the signature image with the transaction and displays a successful message.

6.  If an error code is returned or the signature image is null/blank, VirtualMerchant displays an error message.

# To Generate Settled Batches Reports
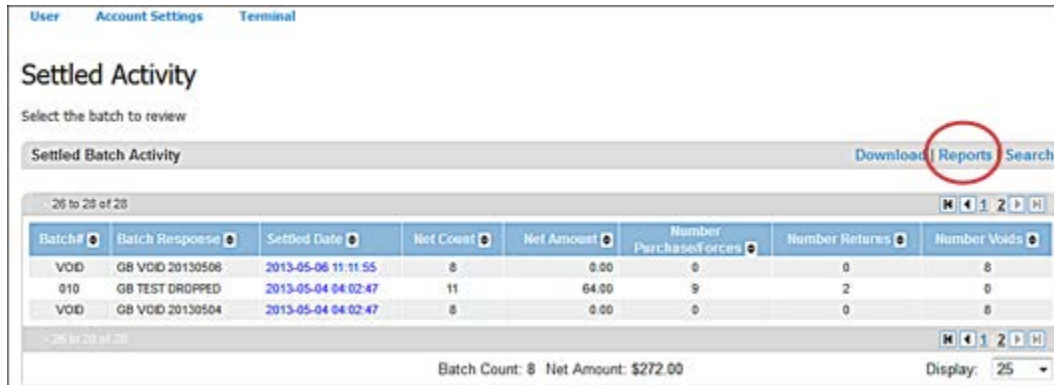
The **Reports** link allows you to use settled batch data to generate reports. Once you have the correct information in the table, click the **Reports** link.
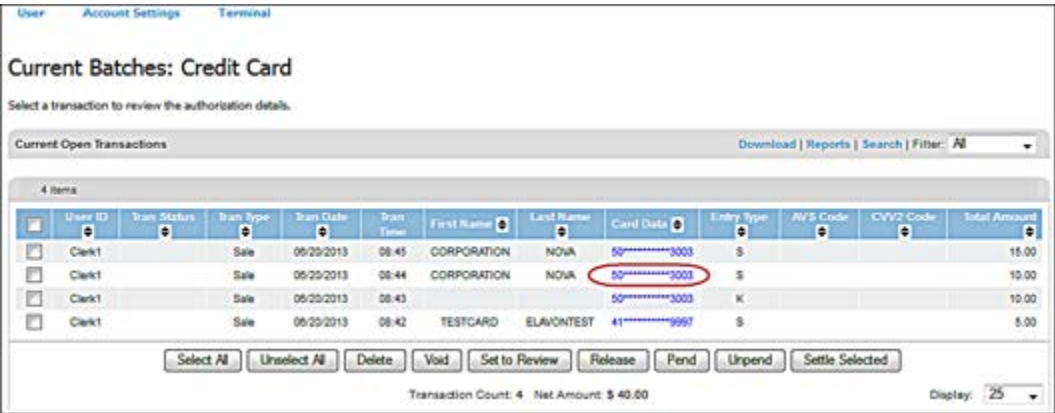
1.  On the **Main** screen, select **Settled Batches** to display the settled batches options.

2.  To select the transaction type, do one of the following:

- Select **Main** to display the **Settled Activity** screen.
- Select **Gift Card** to display the **Settled Gift Card Activity** screen.

3.  Select **Reports**.

    The following example shows the **Settled Activity** screen.
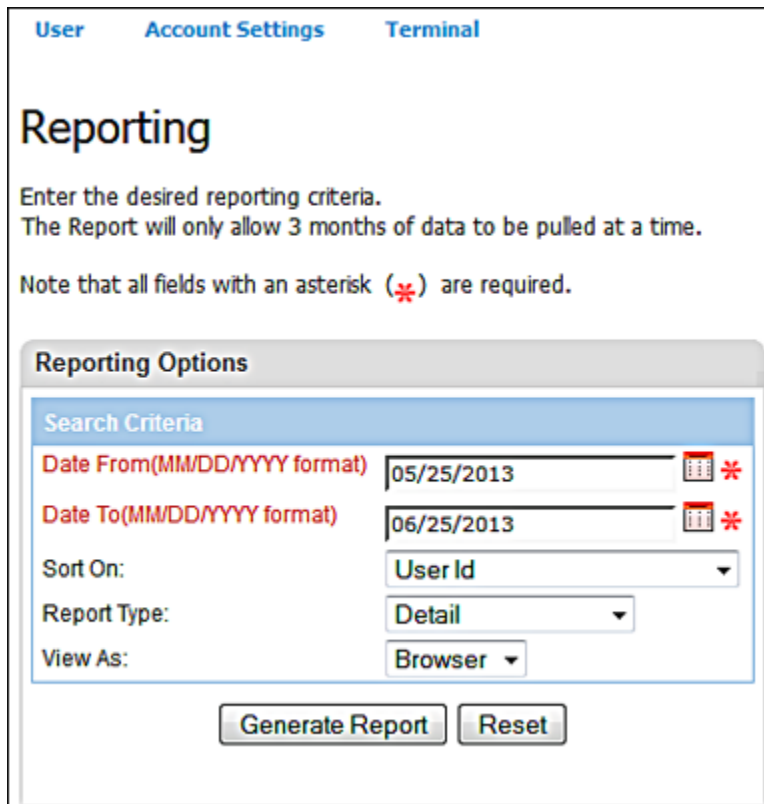


    The **Reporting** screen appears.



4.  Enter **Date From (MM/DD/YYY format)** or click Calendar icon and select.

5.  Enter **Date To (MM/DD/YYY 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
    - Server ID
    - Shift ID
    - Tip Amount

    **Note**:  **Server ID**, **Shift ID** and **Tip Amoun**t are available only for terminals with service market segment.

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.

    **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.

10. Click on the CSV icon to generate a CVS file or print icon to print the report.

| Auth Message | Customer Code | Sales Tax | Invoice Number | Description | Departure Date | Completion Date | Dynamic DBA | Discount | TIP | testfield |
|---|---|---|---|---|---|---|---|---|---|---|
| APPROVAL | | | | | | | 123* | | | |
| APPROVAL | | | | | 10/10/2013 | 10/10/2013 | 123* | | | |

# To View Settled Batches Transaction Receipts

You can view receipts for all types of transaction that have receipts.

1. On the **Main** screen, select **Settled Batches** to display the settled batches options.

2. Select **Main** to display the **Settled Activity** screen.

3. To view transactions for a particular date, select the **Settled Date** field for the batch you want to view.



The **Settled Activity** screen displays all transactions in the batch for that date.

4. To view the receipt for a particular transaction, select the **Card Data** link for that transaction.

The **Settled Batches Main Response** screen displays.

5. 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.

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: | bmtest |
| Payment Type: | CREDITCARD |
| Transaction Type: | SALE |
| Transaction ID: | AA4843B-A4F047E8-09DF-45C3-B5A9-B4A8BFBAD6AE |
| Date / Time: | 07/08/2013 01:13:42 PM |
| Response: | AA |
| Message: | APPROVAL |
| Approval Code: | CMC566 |
| AVS Response: | |
| Account Balance: | 11.00 |
| Signature Present: | Yes |
| older IP: | |

- 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.



- 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.  Managing Exported Scripts (Export Log)

The **Export Log** section displays the transaction response scripts that have been exported previously to the merchant URL. This section may display credit card, debit card, cash benefit, food stamp, electronic check or gift card transaction scripts that have been exported.

Virtual Merchant exports responses for the following payment types:

- Credit
- Debit (PINless and PIN Based)
- Food Stamps
- Cash Benefits
- Gift Cards
- Electronic Check
- Recurring/Installment

Virtual Merchant exports responses for the following transaction types:

- Credit Sale
- Credit Auth Only
- Credit Credit
- Credit Force
- Credit Verification
- Credit Balance Inquiry
- Credit Enhanced Refund
- Credit Void
- Credit Signature
- PINless Debit Purchase
- Debit Purchase
- Debit Return
- Debit Inquiry
- Food Stamp Purchase
- Food Stamp Return
- Food Stamp Inquiry
- Food Stamp Force Purchase
- Food Stamp Force Return
- Cash Benefit Purchase
- Cash Benefit Inquiry

- Gift Activation
- Gift Sale/Redemption
- Gift Card Refund
- Gift Replenishment/Reload
- Gift Card Balance Inquiry
- Gift Credit
- Electronic Check Purchase
- Electronic Check Void
- Recurring/Installment transactions added, or submitted for payment..

From the Export Log page you can:

- Sort exported scripts
- View the exported script detail information and the raw data posted to the merchant's URL
- Search for exported scripts using the **Search** link
- Filter the exported scripts using the **Filter** drop down menu
- Re-Export one or more transaction scripts using the Re-Export button

## To Sort Exported Scripts

You can sort exported scripts for all the transaction types by clicking the [icon] (up down arrows) in the column you want to sort by as shown below:



The system sorts the list of transactions based on your selection (for example, **Export Status, EntryMode, User ID** and so forth).

**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 View Exported Scripts

You can view exported scripts for the past 3 days of transaction activity.

1.  Select **Export Log** to display the exported scripts.

2.  To view details of a particular script, select the **Card Data** link for the transaction details you want to view.



3.  On the **Export Log Response** page, click **View Export**.

The following screen displays the exported script.



```
🔒 https://10.164.136.53/VirtualMerchant/exportscript.do       ☆

POST http://10.164.211.122:8087/VMTestingProxy/https
/aqvm2app01/9443/VMTestingProxy/https/aqvm2app01
/9443/VirtualMerchant/login_a.do HTTP/1.1
Content-Length:295
Host:10.164.211.122:8087
Content-Type: application/x-www-form-urlencoded
user-agent:Apache-HttpClient/4.2.2 (java 1.5)
authorization:{}


ssl_approval_code=802102&ssl_account_type=Checking&
ssl_amount=0.00&ssl_txn_id=AA47AE-
C57E5EA9-3829-4EF7-84ED-3865B61CB75D&
ssl_result=0&ssl_card_number=54**********5552&
ssl_account_balance=400.00&ssl_txn_time=06/18/2013
09:42:03 AM&ssl_result_message=APPROVAL&
ssl_transaction_type=INQUIRY



                        [ Close ]
```

# To Search Exported Scripts

You can locate specific information in previously exported scripts.

1.  Select **Export Log** to display the exported scripts.

2.  Select **Search**.
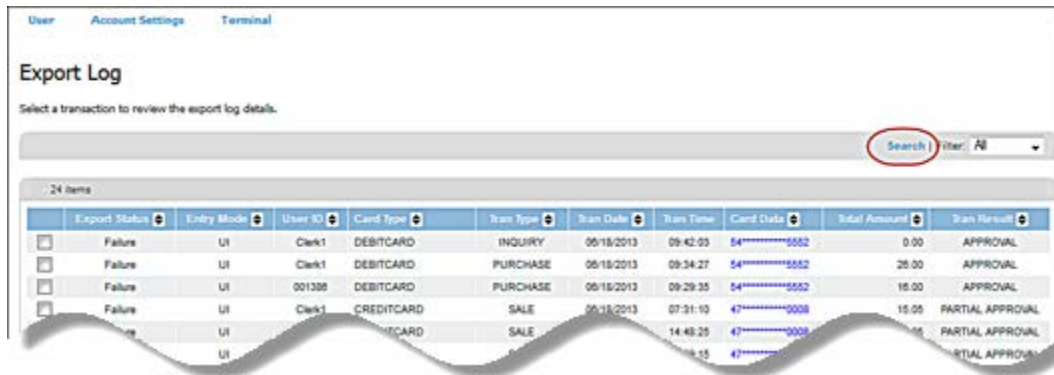


The **Export Search** screen displays.

3.  Enter the transaction values to search for specific transactions.

4.  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 Filter Exported Scripts

You can filter the export script log to show a list of exported scripts matching desired criteria.

1.  Select **Export Log** to display the exported scripts.

2.  Click on the **Filter drop** Down menu.

3.  Select one of  the following options from the **Filter** selection box**:**

-   **All:** will select all exported scripts

-   **Success:** will select all successfully exported scripts

-   **Failure:** will select all scripts that failed to be exported

# To Re-export Exported Scripts

You can re-export an export script to the merchant specified URL set up previously. This re-export is typically done when a script had failed to be exported.

1. Select **Export Log** to display the exported scripts.

2. Click on the **Re-Export** button.



**Notes:**

- You can filter results as shown above to select transactions for Re-Export. You can also select individual transactions or groups of transactions to Re-Export. When you finish selecting transactions, click on the **Re-Export** button.

- The **Re-Export** button is also available when selecting a script from the **Card Data** link for the transaction. This link will allow you to view the detail of the script before re-exporting it.

# CHAPTER 10.  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 |

| Authorization Response Codes | | |
|---|---|---|
| **Code** | **Message** | **Definition** |
| ND | INVALID CARD | Invalid Card |
| ND | INVALID CAVV | Invalid Cardholder Authentication Verification Value |
| ND | INVALID TERM ID | Invalid Terminal ID |
| 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 |

| Authorization Response Codes | | |
|---|---|---|
| **Code** | **Message** | **Definition** |
| 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 |

| AVS Response Codes | |
|---|---|
| **Code** | **Definition** |
| 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 resent 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<br>BBB = batch number 001 through 999<br>MMDD = month and day of settlement<br>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 11.  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.

**Notes**:

- CVV2/CVC/CID values and Track Data should never be stored, therefore, cannot be passed to VirtualMerchant on the file.
- You can import a maximum of 10 files for a single terminal per day.
- You can import a maximum of 500 transactions in a single file. Please contact Technical Support at 1-800-377-3962, option 2, option 2  if you need to increase the number of transactions per file.

# 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 MMYY format |
| ssl_amount | Y | 13 | Must be in decimal format. No dollar sign |
| ssl_transaction_type | Y | 20 | ccsale (Sale)<br>ccauthonly (AUTH Only)<br>ccavsonly (AVS Only)<br>ccverify (Verification)<br>cccredit (Credit)<br>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 |

| Field Name/ XML | Required | Length | Description |
|---|---|---|---|
| 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 |  | 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<br><br>User Defined Field 1<br>User Defined Field 2<br>User Defined Field 3<br>User Defined Field 4<br>User Defined Field 5<br>User Defined Field 6<br>User Defined Field 7<br>User Defined Field 8<br>User Defined Field 9<br>User Defined Field 10<br>User Defined Field 11<br>User Defined Field 12<br>User Defined Field 13<br>User Defined Field 14<br>User Defined Field 15 |

| Field Name/ XML | Required | Length | Description |
|---|---|---|---|
| | | | 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 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_phone","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","cccredit","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","ccauthonly","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 |

| Field Name | Description |
|---|---|
| Last Name | Customer's last name |
| Address1 | Cardholder's street address |
| Address2 | Customer's address line 2 |
| City | Customer's city |
| 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 |

| Field Name | Description |
|---|---|
| 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 |
| 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

**Note**: CVV2/CVC/CID values and Track Data should never be stored, therefore, cannot be passed to VirtualMerchant on the file.

## 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 MMYY 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 |

| Field Name/ XML | Required | Length | Description |
|---|---|---|---|
| ssl_billing_cycle | Y | 20 | Billing cycle; Valid values, all caps and no hyphens:<br>DAILY<br>WEEKLY<br>BIWEEKLY<br>SEMIMONTHLY<br>MONTHLY<br>BIMONTHLY<br>QUARTERLY<br>SEMESTER<br>SEMIANNUALLY<br>ANNUALLY<br>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<br>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 |
| 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 |

| Field Name/ XML | Required | Length | Description |
|---|---|---|---|
| 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 |  | 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<br><br>User Defined Field 1<br>User Defined Field 2<br>User Defined Field 3<br>User Defined Field 4<br>User Defined Field 5<br>User Defined Field 6<br>User Defined Field 7<br>User Defined Field 8<br>User Defined Field 9<br>User Defined Field 10<br>User Defined Field 11<br>User Defined Field 12<br>User Defined Field 13 |

| Field Name/ XML | Required | Length | Description |
|---|---|---|---|
|  |  |  | 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_cus
tomer_code","ssl_salestax","ssl_invoice_number","ssl_description","ssl_billin
g_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_las
t_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_fir
st_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_count
ry","ssl_ship_to_phone","My Custom field"

"4111111111111111","1212","21.00","ccaddrecurring","CC1234","","INV1234","Rec
urring 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","Rec
urring 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"

"4111111111111111","0515","10.00","ccaddinstall","","0.00","INV12345","Instal
l 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 |

| Field Name | 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 |
| 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 |

| Field Name | Description |
|---|---|
| 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 |
| 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** *(Response screen field)* | Displays the account balance. |
| **Approval Code** *(Response screen field)* | 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** *(Response screen field)* | Displays the address verification response for this transaction. |
| B | |
| **Batches-Edit Transactions** *(user right)* | Allows access to the **Batches-Edit** Transaction option |
| **Batches-Return Transactions** *(user right)* | Allows access to initiate a return from a Settled Credit Card Transaction in the **Settled Batches** menu. |
| **Batches-Settle Transactions** *(user right)* | Allows access to the **Settle** button in the **Current Batches** section to settle selected transactions. |
| **Batches-View** *(user right)* | Allows a user to view the unsettled transactions in the **Current Batches** section. |
| **Batches-View Settled History** *(user right)* | Allows access to the **Settled Batches** section. |
| **Batches-Void Delete** *(user right)* | 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** *(Response screen field)* | 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** *(user right)* | Allows access to process Cash Benefit-Inquiry transactions. |
| **Cash Benefit Purchase Transaction** | Allows you to process cash benefit cards and receive cash back 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** *(user right)* | Allows access to process Cash Benefit-Purchase transactions. |

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| **Create Subordinates** *(user right)* | 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** *(user right)* | Allows access to process Credit Card-Auth Only transactions. |
| **Credit Card AVS Only/Verification Transaction** | Allows you to verify if the address given for the transaction matches that of the cardholder for an **AVS Only** transaction. A **Verification** transaction verifies if the address and the CVV value given matches the cardholder's information. |
| **Credit Card- AVS Only/Verification** *(user right)* | Allows access to process Credit Card **AVS Only** transactions in which an address match is checked or **Verification** transactions in which an address and CVV value are checked for a match. |
| **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** *(user right)* | 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** *(user right)* | 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** *(user right)* | 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-Multi-entry** *(user right)* | Allows access to process Credit Card-Multi-entry transactions. |
| **Credit Card Recurring Transaction** | Allows you to set up payment amounts and billing cycles in which the payments occur. |
| **Credit Card-Recurring** *(user right)* | Allows access to add Credit Card-Recurring transactions. |
| **Credit Card Return** | Allows you to enter refund transactions for previous sales |
| **Credit Card-Return** *(user right)* | Allows access to process Credit Card-Return transactions. |
| **Credit Card Sale** | Allows you to obtain real-time authorization for credit card sale transactions. |

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| **Credit Card-Sale** *(user right)* | Allows access to process Credit Card-Sale transactions. |
| **D** | |
| **Date/Time** *(Response screen field)* | Displays the date and time at which the transaction took place. The time stamp displayed is based on the time zone that is selected in your terminal profile. |
| **Debit Card Purchase Transaction** | Allows you to get real-time authorizations for Debit Card sale transactions. |
| **Debit Card-Purchase** *(user right)* | Allows access to process Debit Card-Purchase transactions. |
| **Debit Card Return Transaction** | Allows you to enter refund transactions for previous sales. |
| **Debit Card-Return** *(user right)* | Allows access to process Debit Card-Return transactions. |
| **Debit Card Inquiry Transaction** | Allows you to get account balances for debit cards. |
| **Debit Card-Inquiry** *(user right)* | Allows access to process Debit Card-Inquiry transactions. |
| **Dynamic DBA** | This gives the merchant the ability to control the descriptor on their customer's credit card statements. |
| **E** | |
| **Edit Business Rule** *(user right)* | Allows access to the **Business Rule** section. |
| **Edit Terminal Associations** *(user right)* | Allows access to **Terminal Associations** section. |
| **Edit Terminal Setup** *(user right)* | Allows access to the **Terminal Setup** section. |
| **Edit User Rights** *(user right)* | 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. |

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| **Electronic Check Multientry Verification Transaction** | Allows you to enter multiple ECS purchase transactions for a Verification process. |
| **Electronic Check-Multientry** *(user right)* | Allows access to process Electronic Check-Multientry transactions. |
| **Electronic Check-Purchase** *(user right)* | Allows access to process Electronic Check-Purchase transactions. |
| **Export Scripts** | Export scripts allow merchants to request the results of their payment transactions be returned to their web sites for inventory purposes, sales analysis, or customer database maintenance. |
| **F** | |
| **Find/Edit User** *(user right)* | Allows access to the **Find/Edit User** section. |
| **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** *(user right)* | 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** *(user right)* | 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** *(user right)* | 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** *(user right)* | 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** *(user right)* | Allows access to process Food Stamp-Return transactions. |
| **G** | |
| **Gift Card Activation Transaction** | Allows you to enter gift card activation transactions. |
| **Gift Card-Activation** *(user right)* | 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** *(user right)* | 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** *(user right)* | 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** *(user right)* | 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** *(user right)* | 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** *(user right)* | 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** *(user right)* | 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.<br><br>**Note**:  IP Limitation only applies to Login.do only; IP limitation feature does not apply to Process.do and Processxml.do |
| **M** | |
| **Magnetic Stripe Reader (MSR)** | |
| **Message** *(Response screen field)* | 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** *(Response screen field)* | 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<br><br>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. |

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| **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. |
| **T** | |
| **Transaction ID** *(Response screen field)* | Displays the unique VirtualMerchant record ID for the transaction. |
| **Transaction Type** *(Response screen field)* | Displays the transaction type for the currently selected transaction. |
| **U** | |
| **User** *(Response screen field)* | Displays the user name of the person who submitted the transaction. |