



# Virtual Terminal Guide

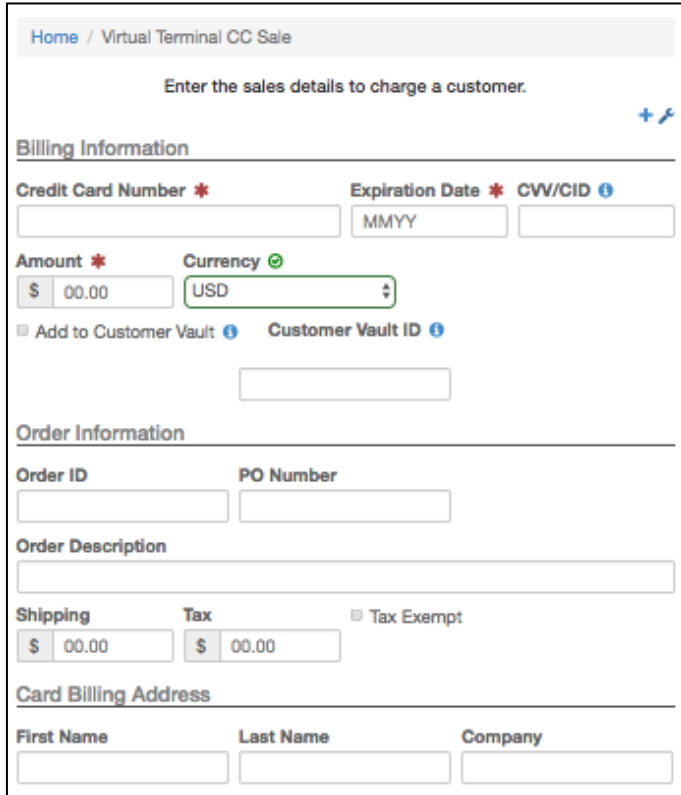
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## Customization

Required fields and adding/deleting fields.

**Step 1:** Merchants can add or delete non-required fields by clicking the **wrench**.

*Note: fields with red asterisk are required.*



Home / Virtual Terminal CC Sale

Enter the sales details to charge a customer. + ⚙

**Billing Information**

Credit Card Number \*      Expiration Date \*      CWV/CID ⓘ

     MMY     

Amount \*      Currency ⓘ

\$ 00.00      USD

Add to Customer Vault ⓘ      Customer Vault ID ⓘ

**Order Information**

Order ID      PO Number

Order Description

Shipping      Tax       Tax Exempt

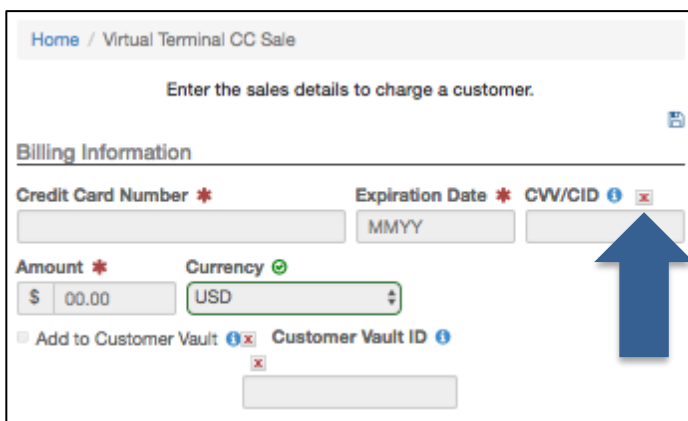
\$ 00.00      \$ 00.00

**Card Billing Address**

First Name      Last Name      Company

**Step 2:** Additional fields are pulled up. Toggle the fields on or off by clicking the **boxed X**. Click the **disk** to save changes.



Home / Virtual Terminal CC Sale

Enter the sales details to charge a customer. ⚙

**Billing Information**

Credit Card Number \*      Expiration Date \*      CWV/CID ⓘ ⓧ

     MMY     

Amount \*      Currency ⓘ

\$ 00.00      USD

Add to Customer Vault ⓘ ⓧ      Customer Vault ID ⓘ

**Note:** there are up to 20 merchant definable fields available for the virtual terminal. The fields are cascaded through the virtual terminal and reporting functions (options > settings > merchant defined fields).

Home / Virtual Terminal CC Sale

Enter the sales details to charge a customer. + / ✎

---

**Billing Information**

Credit Card Number \*  Expiration Date \*  MMY  Y  CWV/CID ⓘ

Amount \*  \$ 00.00 Currency ⓘ  USD

Add to Customer Vault ⓘ

---

**Order Information**

Order ID  PO Number

Order Description

Shipping  \$ 00.00 Tax  \$ 00.00  Tax Exempt

---

**Card Billing Address**

First Name  Last Name  Company

Country ⓘ  United States  Address

Address (cont.)  City  State  - Select  Zip Code

Phone Number  Fax Number  Email Address

Website Address

---

**Shipping Address**

Same as Billing

First Name  Last Name  Company

Country ⓘ  United States  Address

Address (cont.)  City  State  - Select  Zip Code

Email Address

---

**Merchant Defined Fields**

Location

## Recurring Billing

Establish recurring billing for a single cardholder or create billing plans that enable the merchant to manage an unlimited number of card holders per plan for checking accounts or credit cards.

**Step 1:** [Select the type of recurring transaction.](#)

Home / Recurring - Add Subscription

Please click on the type of recurring transaction.

[Credit Card](#)

[Electronic Check](#)

**Step 2:** [Enter customer information.](#)

Home / Recurring - Add Subscription

Enter the customer information for a recurring transaction. [+](#) [✎](#)

---

**Credit Card Information**

Credit Card Number \*     Expiration Date \*     Currency

---

**Order Information**

Order ID

Order Description

---

**Customer Information**

|  |  |                               |
|--|--|-------------------------------|
| First Name <input type="text"/>                    | Last Name <input type="text"/>               | Company <input type="text"/>  |
| Country <input type="text" value="United States"/> | Address <input type="text"/>                 |                               |
| City <input type="text"/>                          | State <input type="text" value="Select S*"/> | Zip Code <input type="text"/> |

**Step 3:** Click the [Click Here](#) link to create a new billing plan.

Home / Recurring - Add Subscription

**Step 2 of 2**  
Enter the recurring transaction information.

**Select an Existing Plan**  
Choose from one of your existing plans below.

Plan Name \*

Billing Cycle

Start Charging the Customer on

[Click Here to Create a New Billing Plan](#)

Save

**Step 4:** Recurring billing plan creation settings. The gateway can notify the merchant with credit cards that will expire in the next 30 days on the first of each month.

Home / Recurring - Add Subscription

**Create a New Billing Plan**  
Enter the amount you want to charge the customer each time.

Amount to charge each time \*

Set how often you want to charge the customer

Charge the customer every  days

Charge the customer on day  of every  month(s)

Set how many times you wish to charge the customer?

Charge until canceled \*

Charge the customer \*  times

Start Charging the Customer on

Save plan for future use

Plan Name / Description

Plan ID (For use with QuickClick and API)

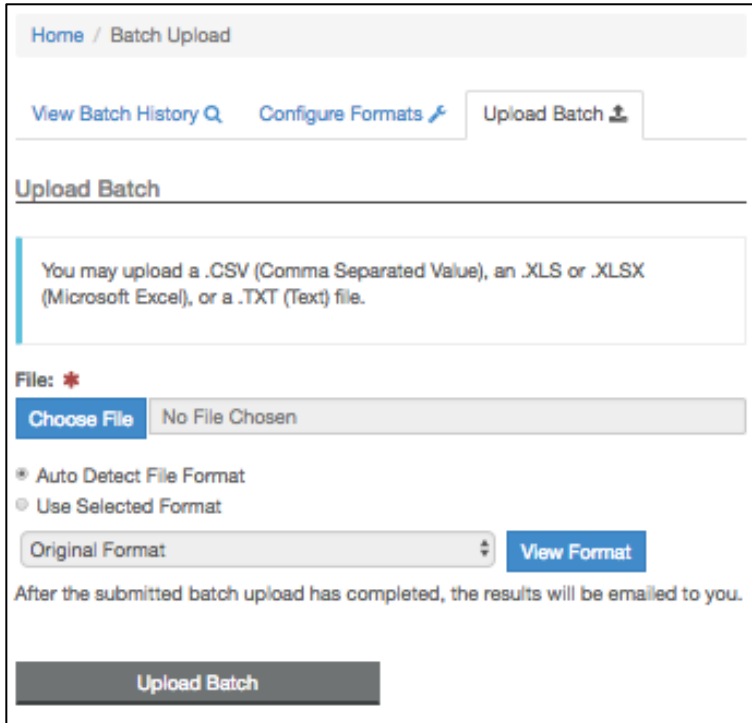
Save

## Batch Upload

Merchant can import a .CSV, .XLS or .TXT file for manually processing large amounts of transactions. The program will create 16 parallel threads that will simultaneously process transactions (50,000 transactions can be processed within 90 minutes).

### Features

Batch program will provide auto-detection of file formats. Ex: XX.XX as dollars, 14-16 digits as a credit card, etc. Batch formats can be saved for future use.

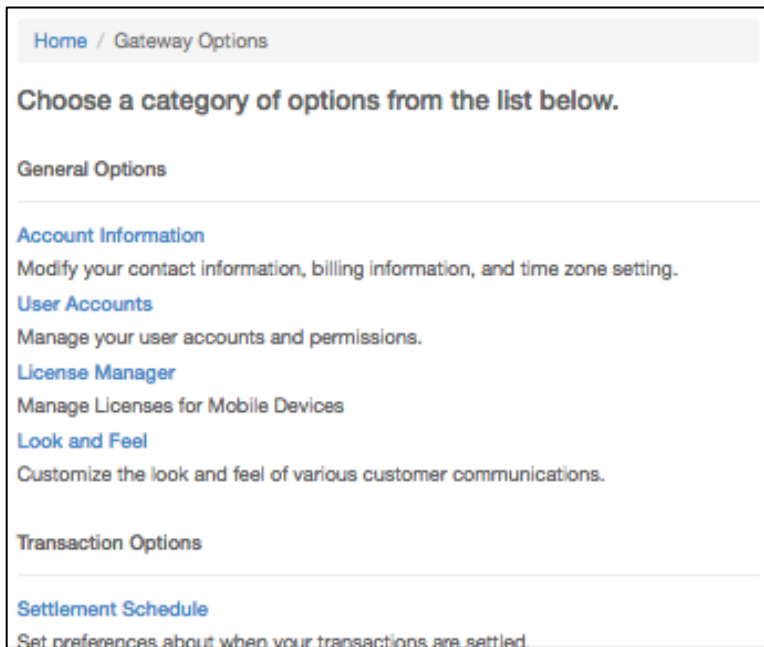


The screenshot shows a web interface for batch uploads. At the top, there is a breadcrumb trail 'Home / Batch Upload'. Below this are three navigation links: 'View Batch History' with a magnifying glass icon, 'Configure Formats' with a pencil icon, and 'Upload Batch' with a download icon. The main heading is 'Upload Batch'. A text box explains that users can upload .CSV, .XLS, .XLSX, or .TXT files. Below this is a 'File:' label with a red asterisk, followed by a 'Choose File' button and a text field showing 'No File Chosen'. There are two radio buttons: 'Auto Detect File Format' (selected) and 'Use Selected Format'. Below the radio buttons is a dropdown menu currently set to 'Original Format' and a 'View Format' button. A note states: 'After the submitted batch upload has completed, the results will be emailed to you.' At the bottom is a large 'Upload Batch' button.

## Gateway Options

Various options that make Virtual Terminal customizable for your needs.

### Gateway Options Main Menu



Home / Gateway Options

**Choose a category of options from the list below.**

**General Options**

---

[Account Information](#)  
Modify your contact information, billing information, and time zone setting.

[User Accounts](#)  
Manage your user accounts and permissions.

[License Manager](#)  
Manage Licenses for Mobile Devices

[Look and Feel](#)  
Customize the look and feel of various customer communications.

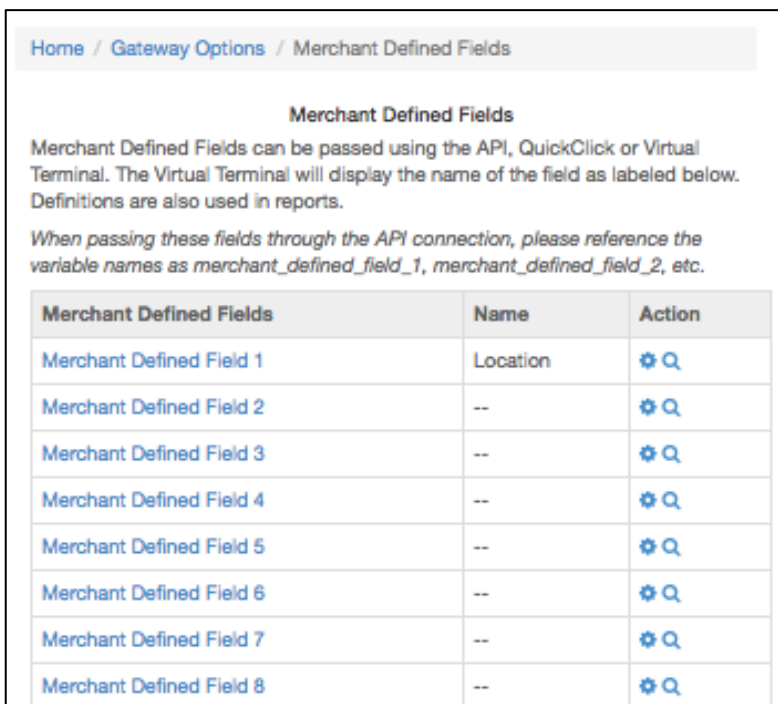
**Transaction Options**

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[Settlement Schedule](#)  
Set preferences about when your transactions are settled.

### Merchant Defined Fields

There are 20 merchant defined fields available for use. These fields will cascade into reporting sort and search options.



















Home / Gateway Options / Merchant Defined Fields

**Merchant Defined Fields**

Merchant Defined Fields can be passed using the API, QuickClick or Virtual Terminal. The Virtual Terminal will display the name of the field as labeled below. Definitions are also used in reports.

*When passing these fields through the API connection, please reference the variable names as merchant\_defined\_field\_1, merchant\_defined\_field\_2, etc.*

| Merchant Defined Fields  | Name     | Action  |
|--------------------------|----------|---|
| Merchant Defined Field 1 | Location |   |
| Merchant Defined Field 2 | --       |   |
| Merchant Defined Field 3 | --       |   |
| Merchant Defined Field 4 | --       |   |
| Merchant Defined Field 5 | --       |   |
| Merchant Defined Field 6 | --       |   |
| Merchant Defined Field 7 | --       |   |
| Merchant Defined Field 8 | --       |   |

## AVS Settings

This page will allow merchants to set rules about accepting transactions that return with address-specific return codes. They can choose to reject transactions that may contain suspicious activity.

[Home](#) / [Gateway Options](#) / [Address Verification](#)

### Address Verification

**Choose when you want the transaction rejected**

Select the conditions for which the Payment Gateway should reject a transaction due to a mismatch between the billing address provided with the transaction and the address on file with the customer's credit card company.

**Processor**

CC Processor A  US Domestic  
 Non-US International

**Reject a U.S. Transaction if...**

- Address information is not provided for AVS Check (B)
- AVS Error (E)
- Non US Card Issuing Bank (G)
- Retry, system is unavailable (R)
- AVS is not supported by card issuing bank (S)
- Address information for cardholder is unavailable (U)

**Street Address Matches AND...**

- First 5 digits of Zip Code Match (Y)

## CVV Settings

This page will allow merchants to set rules about accepting transactions that return with CVV-specific return codes. They can choose to reject transactions that may contain suspicious activity.

[Home](#) / [Gateway Options](#) / [Card ID Verification](#)

### Card ID Verification

**Choose when you want the transaction rejected**

Select the conditions for which the Payment Gateway should reject a transaction when the Card ID submitted does not match the value on file with the customer's credit card company.

**Processor**

CC Processor A  US Domestic  
 Non-US International

**Reject a U.S. Transaction if...**

- Is NOT Processed or CVV was not Provided (P)
- Does NOT Match (N)
- Should be on card, but is not indicated (S)
- Issuer is not certified or has not provided encryption key (U)



## User Accounts

Create and manage sub-users with customer permissions and notification levels.

Home / Gateway Options / User Accounts

### User Accounts

Select a user or create a new user account.

| Username  | Permissions    | Notifications |
|-----------|----------------|---------------|
| lboutique | VUKI TAOLPD MB | SKI LUDANC    |

[Click Here to Add A New User Account](#)

**Permissions**

|   |                               |                                  |
|---|-------------------------------|----------------------------------|
| V | Virtual Terminal              |                                  |
| U | Upload Transactions           | <b>Notifications</b>             |
| K | Access API                    | T Transaction Receipts           |
| I | Recurring/Installment Billing | S Settlement Reports             |
| T | Transaction Reports           | K Electronic Check Notifications |
| A | Administrative Options        | I Recurring Reports              |
|   | Access Other Users'           | L Customer Vault Reports         |

## Load Balancing (ATRI)

Patent pending intelligent transaction routing from a single merchant to multiple processors. Ex: merchant requires \$100,000 per month. Processor A will only approve \$50,000. Two additional processors can be added, B and C for \$25,000 each. Transactions will be intelligently routed by dollar amount or percentage. For more information on setup, refer to the ATRI Guide.

Home / Gateway Options / Load Balancing

### Credit Cards

Check This Box to Enable Load Balancing For Credit Cards

[Reset LB Amounts](#)

|     | Processor ID | Processor Name | Monthly Amount | Default                          | Max Ticket | Overall Limit | LB Amount |
|-----|--------------|----------------|----------------|----------------------------------|------------|---------------|-----------|
| (1) | ccprocessora | CC Processor A | \$ 0.00        | <input checked="" type="radio"/> | \$0.00     | Unlimited     | 100%      |
| (2) | ccprocessorb | CC Processor B | \$ 0.00        | <input type="radio"/>            | \$0.00     | Unlimited     | 100%      |

### Checks

Check This Box to Enable Load Balancing For Checks

[Reset LB Amounts](#)

|     | Processor ID | Processor Name | Monthly Amount | Default                          | Max Ticket | Overall Limit | LB Amount |
|-----|--------------|----------------|----------------|----------------------------------|------------|---------------|-----------|
| (1) | ckprocessora | CK Processor   | \$ 0.00        | <input checked="" type="radio"/> | \$0.00     | Unlimited     | 100%      |

## Reports

Extensive report search and mining capabilities.

### Search Transactions

For specific transactions by any of the default or merchant defined fields.

Home / Reports

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#### Transaction Snapshot

Group By  
Settlement Batch

Start Date: 02/01/2018 12:00 AM  
End Date: 02/02/2018 11:59 PM

Submit

---

#### Search Transactions

Status: Any  
Transaction Type: Any  
Action Type: Any

Processor: Any  
Transaction ID:   
Order ID:

Platform ID:   
Customer ID:   
Last Name:

Company:   
Email Address:

Account Number:  (Credit/Checking)

Amount Range: \$  - \$

Start Date: 02/01/2018 12:00 AM  
End Date: 02/02/2018 11:59 PM

Submit

### Create Transaction Snapshot

Enter the date range to generate the transaction report.

Home / Reports

### Transaction Snapshot

Group By  
Settlement Batch

Start Date: 02/01/2018 12:00 AM  
End Date: 02/02/2018 11:59 PM

Submit

Search Transactions

Status: Any  
Processor: Any  
Transaction Type: Any  
Order ID

### Transaction Snapshot

This week's transaction summary snapshot is presented. Click on the **magnifying glass** to continue specifying the report results.

Home / Reports / Transaction Snapshot

### Transaction Snapshot

01/01/2018 12:00 AM To 01/23/2018 11:59 PM

Return To Reports

| Grouped By       | Filters |  |
|------------------|---------|--|
| Settlement Batch |         |  |

|                | Charges | Refunds  | Rtns/Chgbks | AMEX      | V/MC/Disc | Totals   |
|----------------|---------|----------|-------------|-----------|-----------|----------|
|                | Count   | Amount   | Count       | Amount    | Count     | Amount   |
| <b>Net</b>     | 4       | \$377.34 | 2           | -\$265.00 | 0         | \$0.00   |
| <b>Deposit</b> | 0       | \$0.00   | 0           | \$0.00    | 6         | \$112.34 |
| <b>Total</b>   | 4       | \$377.34 | 2           | -\$265.00 | 0         | \$0.00   |

View these transactions

Group these transactions by Card/Payment Type  
by Payment Processor  
by User Account  
by Transaction Source

### Sort Options

Results re-sort by credit card type.

Home / Reports / Transaction Snapshot

Transaction Snapshot

01/01/2018 12:00 AM To 01/23/2018 11:59 PM

Return To Reports

| Grouped By        | Filters     |                 |
|-------------------|-------------|-----------------|
| Settlement Batch  | Not Settled | (remove filter) |
| Card/Payment Type |             |                 |

|                  | Charges |          | Refunds |           | Rtns/Chgbks |        | AMEX    | VI/MC/Disc | Totals |          |
|------------------|---------|----------|---------|-----------|-------------|--------|---------|------------|--------|----------|
|                  | Count   | Amount   | Count   | Amount    | Count       | Amount | Deposit | Deposit    | Count  | Amount   |
| American Express | 0       | \$0.00   | 0       | \$0.00    | 0           | \$0.00 | \$0.00  | \$0.00     | 0      | \$0.00   |
| Q Visa           | 2       | \$27.34  | 1       | \$-15.00  | 0           | \$0.00 | \$0.00  | \$12.34    | 3      | \$12.34  |
| Master Card      | 0       | \$0.00   | 0       | \$0.00    | 0           | \$0.00 | \$0.00  | \$0.00     | 0      | \$0.00   |
| Discover         | 0       | \$0.00   | 0       | \$0.00    | 0           | \$0.00 | \$0.00  | \$0.00     | 0      | \$0.00   |
| Q E-Checks       | 2       | \$350.00 | 1       | \$-250.00 | 0           | \$0.00 | \$0.00  | \$0.00     | 3      | \$100.00 |
| Totals           | 4       | \$377.34 | 2       | \$-265.00 | 0           | \$0.00 | \$0.00  | \$12.34    | 6      | \$112.34 |

## Mining Feature

Select **View these transactions.**

Home / Reports / Transaction Snapshot

Transaction Snapshot

01/01/2018 12:00 AM To 01/23/2018 11:59 PM

Return To Reports

| Grouped By        | Filters     |                 |
|-------------------|-------------|-----------------|
| Settlement Batch  | Not Settled | (remove filter) |
| Card/Payment Type |             |                 |

|                  | Charges |          | Refunds |           | Rtns/Chgbks |        | AMEX    | VI/MC/Disc | Totals |          |
|------------------|---------|----------|---------|-----------|-------------|--------|---------|------------|--------|----------|
|                  | Count   | Amount   | Count   | Amount    | Count       | Amount | Deposit | Deposit    | Count  | Amount   |
| American Express | 0       | \$0.00   | 0       | \$0.00    | 0           | \$0.00 | \$0.00  | \$0.00     | 0      | \$0.00   |
| Q Visa           | 2       | \$27.34  | 1       | \$-15.00  | 0           | \$0.00 | \$0.00  | \$12.34    | 3      | \$12.34  |
| Master Card      | 0       | \$0.00   | 0       | \$0.00    | 0           | \$0.00 | \$0.00  | \$0.00     | 0      | \$0.00   |
| Discover         | 0       | \$0.00   | 0       | \$0.00    | 0           | \$0.00 | \$0.00  | \$0.00     | 0      | \$0.00   |
| Q E-Checks       | 2       | \$350.00 | 1       | \$-250.00 | 0           | \$0.00 | \$0.00  | \$0.00     | 3      | \$100.00 |
| Totals           | 4       | \$377.34 | 2       | \$-265.00 | 0           | \$0.00 | \$0.00  | \$12.34    | 6      | \$112.34 |

**View these transactions**

Group these transactions by Settlement Batch  
by Payment Processor  
by User Account  
by Transaction Source  
by Day  
by Week  
by Month

## Transaction Report

Transactions are presented in the Transaction Report. Click the **blue ID** to display the single transaction details.

Home / Reports / Transaction Report

Transaction Report

(Return To Transaction Snapshot)

| Type        | Status   | ID                               | Customer                              | Details  | Time                    | Amount  |
|-------------|----------|----------------------------------|---------------------------------------|----------|-------------------------|---------|
| Card Sale   | Approved | <a href="#">3954869652227014</a> | John Smith<br>johnsmith@apparelco.com | 4...1111 | 1/19/2018<br>2:03:56 PM | 12.34   |
| Card Sale   | Approved | <a href="#">3954945121123456</a> | John Smith<br>test@example.com        | 4...1111 | 1/19/2018<br>2:53:11 PM | 15.00   |
| Card Refund | Approved | <a href="#">3954947843123456</a> | John Smith<br>test@example.com        | 4...1111 | 1/19/2018<br>2:55:28 PM | (15.00) |



### Transaction Detail

When viewing the transaction details, the user can elect to **Email** or **Print** a receipt, **Void** a non-settled transaction and authorize a new charge. Select **Sale** and the merchant can charge this cardholder with a duplicate order to enter a new credit card and/or dollar amount to charge without having to obtain any additional information.

Home / Reports / Transaction Detail

[Create Subscription](#) [Add to Vault](#)

Test Transaction Detail

| 
  | 
 
 |

|

**Merchant**

**Date/Time**

**Transaction ID**

**Transaction Type**

**Status**

Checking Account

**Name on Account**

**Routing/ABA Number**

**Account Number**

**Processor**

**Currency**

[Billing Information](#)      [Shipping Information](#)

## Certify PCI™

CertifyPCI™ was designed specifically to streamline the PCI Certification process in an effort to help merchants easily achieve a higher level of security. It is an automated, web based process to PCI certify qualified merchants in minutes. \$50,000 per occurrence Merchant Breach Insurance available, transparent product offering to your customers, assistance with Self Assessment Questionnaire (SAQ), Vulnerability Scanning including unlimited scans, downloadable PCI Certification Report.

### New Merchants

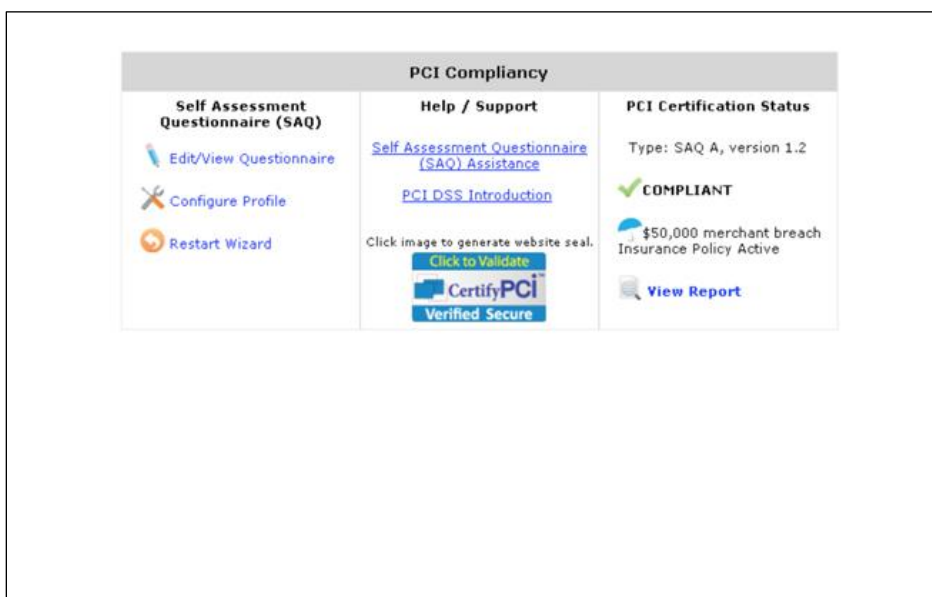
New merchants will need to answer the Self Assessment Questionnaire to begin certification.



Returning

### Merchants

Returning merchants will need to answer the Self Assessment Questionnaire yearly to maintain compliance.



## QuickBooks™

- Link allows the merchant to export gateway transactional information into QuickBooks™.

## Integration

- API documentation, shopping care references, Quickclick (shopping cart included with the gateway and programming examples).

## iSpyFraud™

- A rule-set based fraud management utility that allows merchants to configure extensive filters to help them in detecting fraud and screening suspicious transactions.
- Extensive reporting system gives merchants a quick and easy way to review transactions, block suspicious activity and zero in on malicious users.
- Looks at transactions both before and after processing and can decline transactions before and after authorization.
- The successful implementation and reduction in chargebacks across numerous merchants has been a testament to the effectiveness of this product.
- Example parameters are: 1. If a user charges credit card over [2] times for [Attempted] transactions, then [Deny Transaction]. 2. If daily [Attempted] transaction count for Credit Card exceeds [3], then [Flag for Review].

## Easy-to-use Management Tools

- iSpyFraud™ management tools give merchants quick and user-friendly control over their online fraud security system.
- Control Panel allows merchants to maintain their own good and bad customer list, edit filters, restrict access by banning IPs and set up and maintain filter controls. Possible filtering criteria include but are not limited to: IP Address, Email Address, Transaction Count, Dollar Amount, IP Velocity check, Dollar Velocity check, Country, US/non-US IP Ban and much more.

## Complete Protection

- Properly set fraud filters eliminate the majority of fraudulent transactions in real time. The selected filters can be customized for each merchant, which are continuously updated to keep the merchant one step ahead of the fraudsters.