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## Changes and Modifications

The table below lists the changes made to the Virtual Terminal User Guide from previous releases:

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Support

We are committed to providing the highest quality tools and customer support. If you have any questions, comments or suggestions, please contact the Support Desk.

Note:  If you forget your password, you must contact the Support Desk to reset your password. For security purposes, passwords cannot be provided via email.
Introduction

Overview
Welcome to Virtual Terminal! Virtual Terminal is a web-based point-of-sale (POS) application designed to process credit/debit/EBT card and check/ECC payment transactions. VT can process payments using Internet Explorer 11.0 or 10.0 on a Windows 10, Windows 8, or Windows 7 PC with an Internet connection. (There is no need to purchase a separate POS terminal.)

Features
Virtual Terminal is a “virtual POS application.” What this means is that you can log into Virtual Terminal over the Internet and transform your company’s existing computers into fully functional POS terminals, without having to purchase or install any additional software.

Key features of Virtual Terminal include:

- Turns any qualified PC with an Internet connection into a credit/debit/EBT card and check/ECC POS terminal.
- Supports VeriFone 1000SE PIN pad, VeriFone VX 805 PIN pad, MagTek magnetic stripe card reader and/or MagTek MiniMICR reader peripherals.
- Supports the Epson TM-T88V and TM-T20 receipt printers and standard Windows 8 ½ x 11 printers.
- Minimal installation.
- Simple, easy to use.
- Minimal keystrokes to run a transaction.
- Requires Internet Explorer 11.0 or 10.0 on Windows 10, Windows 8 or Windows 7.
- Supports all major credit, debit, and EBT cards.
- Supports prepaid credit cards.
- Supports Swiped, Keyed Card Present, Keyed Card Not Present, Contactless, and EMV Chip and Contactless transactions.
- Provides summary and detail reporting by batch and user.
- Supports multiple users, each identified by unique login IDs and passwords.
- Supports four security levels.
- Supports the following credit card transactions:
  - Sale
  - Commercial Card (Level II) Sale
  - Pre-Auth
  - Pre-Auth Complete
  - Return
  - Force Auth
  - Card Verify
  - Void
  - Adjustment/Tip Adjustment
  - Repeat Sale
  - Recurring Sale
  - Partial Auth
  - Balance Inquiry
• Supports the following debit card transactions:
  • Sale
  • Return
• Supports the following EBT card transactions:
  • Food Stamp Sale
  • Cash Benefit Sale
  • Food Stamp Voucher
  • Food Stamp Return
  • Balance Inquiry
• Supports the following check/ECC transactions:
  • Sale
  • Void
  • Repeat Sale
  • Recurring Sale
• Runs in a traditional Retail and MOTO environment.
• Supports recurring billing to credit card and ECC accounts.
• Up to 60 custom fields available for merchant customization (30 string and 30 numeric).

**Single and Multiple Accounts**

Virtual Terminal can operate in single or multiple account environments, which means that multiple user accounts can access the system on a single PC anywhere in the world with high speed Internet access. Each user is assigned a username and an initial password that is changed upon first login. In addition, multiple merchant accounts can be included in a Merchant User Group, which enables an Administrator to process transactions and view transaction data from each merchant account in the group. In a Merchant User Group configuration, each account must be accessed separately by the Administrator. Refer to *Merchant User Groups* on page 297 for detailed instructions on setting up a Merchant.

**User Access Levels**

Each user in Virtual Terminal is assigned one of four customer-defined access levels that determine the actions the user can perform. Customizable access level permissions include:

• Name: Clerk, Cashier, Manager, etc.
• User Level Permitted Features and Functionality: Transactions, Search, Reports, etc.
• User Level Permitted Transaction Entry and Submission: Sale, Void, Return, etc.
• User Access Level Administration: Clerks can only enter Sales, Managers can submit Voids and run reports, etc.

**Secure Communication**

The merchant's browser communicates directly with Virtual Terminal for authorization and settlement using a secure SSL HTTPS connection (minimum 128-bit). As long as you have an Internet connection and a supported web browser, you can connect to Virtual Terminal and process transactions.
Note on Merchant Account Options

Each merchant account has various options that can be enabled or disabled on the host. The configuration of each of the following merchant account settings affects how transaction processing occurs. To change the options, contact the Support Desk.

- **Force Duplicate (ON/OFF)** – (Default is ON) Duplicate transactions are those transactions that contain the same card number, expiration date, and amount of another successfully processed transaction since midnight of the current day. The “Force Duplicate” option should be turned on if a merchant wants transactions to decline automatically based on this criteria. Merchants can override the “Force Duplicate” setting on a transaction-by-transaction basis by selecting the “Force Duplicates” checkbox on the Virtual Terminal transaction screen prior to processing the transaction. Turning this option on decreases the likelihood of accidentally double-charging a customer’s card.

- **Invoice Duplicate (ON/OFF)** – (Default is OFF) This option should be turned on if merchants want to also include the invoice number when performing duplicate transaction checking. The “Force Duplicate” option above must be turned on for the “Invoice Duplicate” feature to work.

- **Require Original PNRef (ON/OFF)** – (Default is ON) This option should be turned on if merchants want to require the unique PNRef value (of the original Sale or Force transaction) to be passed in with Refunds/Credits AND they do not want to allow total refunds to exceed the original amount of the transaction. Turning this option on disables “Blind Credits”. This option only applies to credit card transactions. Debit and EBT card transactions always require the PNRef number. This setting is mandatory unless the merchant has a waiver on file.

- **Prepaid Functionality (ON/OFF)** – (Default is ON) This option should be turned on if merchants want to perform prepaid partial approval or prepaid balance inquiry transactions.

Operating Virtual Terminal

Follow these steps for basic operation of Virtual Terminal:

1. **Set up Virtual Terminal**: Connect and configure a PIN pad, card reader, check reader, and/or printer and set Virtual Terminal options. See **Setting Up Devices** on page 242 for detailed instructions on setup procedures.

2. **Start Virtual Terminal**: Log into Virtual Terminal. See **Virtual Terminal Basics** on page 10 for detailed instructions on logging into and navigating through Virtual Terminal.

3. **Process Transactions**: Use Virtual Terminal to authorize and process transactions. See **Credit Card Transaction Processing** on page 21, **Debit Card Transaction Processing** on page 116, **EBT Card Transaction Processing** on page 135, and **Check/ECC Transaction Processing** on page 154 for detailed instructions on each transaction.

4. **Print Reports**: Generate on-screen and printed reports that list current transaction information. See **Reporting** on page 174 for detailed instructions on working with reports.

5. **Settlement**: Settle the batch of transactions. See **End of Day Settlement** on page 202 for detailed instructions on settlement.
**How Virtual Terminal Works**

Virtual Terminal supports credit, debit, and EBT card and check/ECC transactions. Processing these transactions with Virtual Terminal is simple. You submit a transaction for authorization from your browser, and the host informs you whether each transaction was approved or declined. Depending on your setup, you can manually settle credit, debit, and EBT card transactions with the host at a later time or have Virtual Terminal automatically settle the transactions at a pre-determined time. ECC transactions are always settled at a pre-determined time by Virtual Terminal. The host then outclears the settlement information to your bank in order for the funds to be credited to your account.
Authorization

Authorization is the first step in processing transactions. After you enter the transaction information, the host transmits the transaction amount and customer information to the card issuer for verification and authorization. The host then returns a response that indicates whether the transaction was approved or declined.

Each time you enter a transaction, the host authorizes the transaction and stores the transaction information for settlement.

The following diagram illustrates the authorization process for credit, debit and EBT card transactions:

![Authorization Diagram]

**WARNING!** Do NOT use test credit, debit or EBT cards in a batch containing live transactions. If a test card is used, the host will drop the entire batch of live transactions. If the batch of live transactions is dropped, all transactions in the batch must be manually re-keyed in order for those transactions to be settled.

The following diagram illustrates the authorization process for check/ECC transactions:

![Authorization Diagram for Check/ECC]
Settlement

At the end of the business day, you must settle authorized credit, debit and EBT transactions for the funds to be credited to your account. Checks are always automatically settled at a pre-determined time. Since Virtual Terminal operates in a host-based environment, the transaction information is stored on the host. To close an open batch of authorized transactions, the merchant can close the batch manually in Virtual Terminal, or the host can automatically settle the batch at a pre-set time without any action from the merchant. Upon successful settlement, Virtual Terminal closes the batch and opens a new batch.

**Note:** Virtual Terminal uses its host to process credit, debit and EBT transactions. Host-based settlement options are time-initiated (automatic) and merchant-initiated (manual). Check transaction settlements are always time-initiated. Terminal-based settlements are not supported.

The following diagram illustrates the manual settlement process for credit, debit and EBT transactions:

![Manual Settlement Diagram]

The following diagram illustrates the time-initiated settlement process:

![Time-Initiated Settlement Diagram]
Outclearing

At the end of the business day, the host processes the settlement(s) you sent by creating a settlement file for each credit, debit, and EBT card issuer or financial institution and transmitting the file to the appropriate entity. Upon receiving the settlement file, each issuer routes funds to your account for deposit.

The following diagram illustrates the outclearing process:

**WARNING!** Do NOT use test credit, debit or EBT cards in a batch containing live transactions. If a test card is used, the host will drop the entire batch of live transactions. If the batch of live transactions is dropped, all transactions in the batch must be manually re-keyed in order for those transactions to be settled.
**System Requirements**

The following lists outline the system requirements for Virtual Terminal to run on your PC:

**Minimum System Requirements**

- Windows 10, Windows 8 or Windows 7 (No other operating systems are supported at this time)
- Internet Explorer 11.0 or 10.0 (No other browsers are supported at this time)
- Microsoft Windows compatible printer (for reports and receipts)
- High-speed Internet connection to Virtual Terminal: DSL, Cable, etc.

**Optional Hardware Support**

- VeriFone 1000SE PIN pad
- VeriFone VX 805 PIN pad
- MagTek magnetic swipe reader
- MagTek MiniMICR reader
- Microsoft Windows compatible printers for full page receipt printing
- Epson TM-T88V or TM-T20 printers for 40 column receipt printing
Virtual Terminal Basics

Overview

This chapter provides a brief summary of the main functions of Virtual Terminal as well as an outline of available menu options.

Getting Started with Virtual Terminal

Before you use Virtual Terminal, you must perform the initial setup described in Setting Up Devices on page 242. Once you have completed the Virtual Terminal setup, you can use it at any time over your Internet connection by opening Internet Explorer and navigating to https://vt.globalpay.com.

Note: Virtual Terminal uses the secure HTTP (HTTPS) protocol. Be sure to include the https:// when typing this web address, as Virtual Terminal will not accept unsecured connection attempts. For easy access in the future, add Virtual Terminal to your list of favorites.
Logging In
The Virtual Terminal login screen displays when you enter the Virtual Terminal web address, https://vt.globalpay.com, in your web browser or select it from your list of favorites.

Enter your Username and Password and click Login to log into Virtual Terminal.

Note: You can change the language of Virtual Terminal. To change the language, click the dropdown menu in the upper-right corner of the login screen and select your preferred language.

License Agreement
The first time you log in, Virtual Terminal displays the License Agreement.
To continue, read the agreement and click Accept.
Change Password

The first time you log in, the Virtual Terminal Change Password prompt displays:

**Note:** If you forget your password, you must contact the Support Desk to reset your password. For security purposes, passwords cannot be provided via email.

To change your password, follow these steps:

1. Enter your **Current Password**, **New Password**, and then **Verify New Password**. For PCI Compliance, Virtual Terminal requires the use of strong passwords. Your new password must be a minimum of 8 characters and include at least one digit (0-9), one lower case letter (a-z), and one upper case letter (A-Z). It is also recommended to include at least one special character (e.g., !, @, #, $, &).

2. Click **Change Password**.
The Main Menu

You can access every function of Virtual Terminal from the Main Menu, which displays along the left side of the screen:

You have the following options:

- **Virtual Terminals**: Select to process Credit/Debit/EBT/Check/ECC transactions. This option is unavailable if your account allows reporting only.
- **Customer Database**: Select to perform recurring billing and customer database functions. This option is unavailable if your account allows reporting only.
- **Current Batch**: Select to view transaction information for the current opened batch.
- **End of Day**: Select to settle the current batch and display batch information.
- **Find Transactions**: Select to locate transactions in the batch, process follow-on transactions, and generate summary and detail reports of transaction activity. Also, select to review batch information for previously settled batches. You cannot process transactions if your account allows reporting only.
- **Manage Users**: Select to add or change user accounts.
- **Tools**: Select to upload batch files and create a footer or refund policy for receipts.
- **Reports**: Select to view user auditing reports, based on your security permissions.
- **Preferences**: Select to set user access levels and to configure your devices.
- **E-mail**: Select to send an email to Support.
- **Help**: Select to download device drivers or a PDF version of this User Guide and to view release notes or FAQ and contact information.
- **Logout**: Select to exit Virtual Terminal.

Available menu options vary depending on the merchant’s setup and user’s access level. For more information on user access levels, see *User Access Levels* on page 3.
Screen Tabs

Once you navigate to a screen using the Main Menu, you can access additional navigation options using the tabs along the top of the screen. The currently selected tab is highlighted.

<table>
<thead>
<tr>
<th>Credit / Debit Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale</td>
</tr>
</tbody>
</table>

Navigation

Use your mouse to navigate through Virtual Terminal. You can access all of Virtual Terminal's functions by selecting menu titles or screen tabs.

To enter information into Virtual Terminal, use the mouse to select the desired field and your keyboard to enter data. On screens with multiple fields, use the Tab key on your keyboard to move to the next field.

Using the Mouse

To select options with the mouse, simply click on the desired menu title or screen tab.

To select a field, click on the field. If the field is a dropdown menu, a list of available options displays. Use the mouse to select the desired option.

Using the Keyboard

Use your keyboard to enter data into a field you have selected with the mouse. You can also use the Tab key to select the next field on the screen instead of using the mouse.
**Transaction Entry Screen**

A screen comparable to the following is used for entering credit, debit, and EBT card and check/ECC transaction information. Options may be different depending on merchant setup and transaction type.

![Transaction Entry Screen Diagram](image)

There are two sections on the credit, debit, and EBT card and check/ECC transaction entry screen:

- Register, Card/Check, and Amount Information
- Customer Information
Register, Card/Check, and Amount Information

Card:

This section includes information about the card or check used in the transaction, such as the Card Number and Expiration Date. For card transactions, this information is populated automatically when you swipe, insert, or tap the card. You can also enter it manually – for credit card and check transactions – using the keyboard.

Check:

This section includes information about the card or check used in the transaction, such as the Card Number and Expiration Date. For card transactions, this information is populated automatically when you swipe, insert, or tap the card. You can also enter it manually – for credit card and check transactions – using the keyboard.

The purchase information includes details about the transaction itself, such as the Amount. Additional fields may vary depending on the merchant setup.
Customer Information

Card:

Check:

The customer information section includes the name of the customer. For card transactions, cardholder name and address are populated automatically when you swipe, insert, or tap the card. You can also enter the customer information manually using the keyboard. Additional fields may vary depending on the merchant setup.
EMV Support

Virtual Terminal now supports payments using EMV chip cards via chip or contactless. EMV stands for Europay, MasterCard and Visa and is the worldwide standard for chip-based payment transactions. As the standard for chip-based payment transactions, EMV includes:

- Integrated Circuit Card (ICC or chip card) issuance
- Chip card acceptance devices
- Chip card payment applications
- Consumer authentication used with credit, debit and prepaid card transactions

EMV applies to card present transactions. Chips in cards or smart cards contain fraud reducing technology which adds layers of security to electronic payments and is virtually impossible to duplicate. The adoption of EMV prevents the use of counterfeit, lost or stolen cards at the POS by validating that the card presented at the POS is the original issuer produced card. Further validation of the cardholder is also accomplished via PIN entry for both credit and debit.

The following image shows the transaction flows for EMV contact and EMV contactless, respectively, between the POS device, the card reader, and the cardholder:
**Contactless Support**

Virtual Terminal supports the following contactless credit card transactions:

- Standard magnetic stripe credit cards with NFC chips
- EMV cards with NFC chips
- Digital wallets, such as Apple Pay and Android Pay

In order to accept contactless transactions, you must use the Verifone Vx805 card reader. Refer to *Setting Up Devices* on page 242 for more information.

**Getting Help**

To download a PDF version of this User Guide, follow these steps:

1. From the Main Menu, click **Help**.
2. From the Help menu, click **Help**. The following screen displays:

   Thank you for your interest in Global Transport VT.

   Use the links below to download the Global Payments Card Acceptance Guide, Global Transport VT User’s Guide, Epson printer drivers, or other supporting documents and drivers. If you have any problems, please follow the directions below:

   1. Right-click the link below.
   2. Select **Save Target As**... from the menu.
   3. Use the dialog box to save the file in the folder you wish.

   **Global Payments Card Acceptance Guide**

   **Drivers**

   - Epson Printer Driver (ZIP)
   - CableMax USB to Serial Drivers (ZIP)
   - Cables to Go Verifone USB to Serial Drivers (ZIP)
   - Cables to Go Serial to USB Drivers for Vista (ZIP)
   - StarTech Serial to USB Driver (ZIP)

   **Manuals**

   - Global Transport VT Guide (US) (PDF)
   - Global Transport VT Guide (Canada) (PDF)
   - Global Transport VT Quick Reference Guide (US/EMV)
   - Verifone Vx805 Setup and Installation Guide

3. Right-click **Virtual Terminal Guide (PDF)**.
4. Click **Save Target As**...
5. Save the file to a preferred location on your PC.
FAQ and Contact Information

To view the Virtual Terminal contact information and frequently asked questions, select FAQ/Contact under the Help menu on the Main Menu. Alternatively, before logging in, click Click here if you need help on the Virtual Terminal login screen. The FAQ and contact information displays in a new window.

Note: If you forget your password, you must contact the Support Desk to reset your password. For security purposes, passwords cannot be provided via email.

Release Notes

Release notes for Virtual Terminal are now available online. The release notes are kept current with each update for Virtual Terminal. There are two ways to access the release notes in Virtual Terminal. While logged in to Virtual Terminal, select Release Notes under the Help menu on the Main Menu. Alternatively, before logging in, click Click here for current release notes on the Virtual Terminal login screen. The release notes display in a new window.

Logging Out

To log out of the current account without closing your web browser or leaving the Virtual Terminal website, click Logout on the Main Menu.

Exiting Virtual Terminal

To exit Virtual Terminal, log out and close your web browser.
Credit Card Transaction Processing

Overview

This chapter describes procedures for processing credit card transactions in Virtual Terminal. You can enter a transaction by swiping the card through the card reader attached to the PC, keying the account number manually or, for EMV cards, inserting the chip side of the card into the card reader or holding the card near the card reader's screen. Virtual Terminal supports the following transactions:

- Credit Card Sale
- Credit Card Commercial Card (Level II) Sale
- Credit Card Pre-Auth
- Credit Card Pre-Auth Complete
- Credit Card Return
- Credit Card Force Auth
- Credit Card Verify
- Credit Card Void
- Credit Card Adjustment
- Credit Card Repeat Sale
- Credit Card Recurring Sale
- Credit Card Tip Adjustment
- Prepaid Credit Card Partial Auth
- Prepaid Credit Card Balance Inquiry

These transactions are unavailable if your account only allows reporting.

**Note:** If the VX 805 PIN pad is connected to support EMV cards along with debit and EBT PIN transactions, the Credit and Debit options are merged on the main menu.

**WARNING!** Do NOT use test credit, debit or EBT cards in a batch containing live transactions. If a test card is used, the host will drop the entire batch of live transactions. If the batch of live transactions is dropped, all transactions in the batch must be manually re-keyed in order for those transactions to be settled.
Credit Card Sale Transaction

The credit card sale transaction is the most basic and most common card transaction. Enter a sale into Virtual Terminal when a customer uses a credit card as payment for goods or services.

In a sale transaction, Virtual Terminal records the card information along with the dollar amount of the sale and transmits this information to the host. The host contacts the credit card issuer which authorizes the transaction by determining whether the card is valid and can be used for the sale amount.

To enter a credit card sale transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit.

   The Credit Card Sale screen displays:

2. Complete the required transaction fields. See Credit Card Transaction Field Descriptions on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
**Note:** If you are processing card-present transactions and you are unable to swipe the customer's credit card for any reason, you must obtain an imprint of the card on a standard sales draft. Complete the sales draft, including a signature, and attach a copy to the printer-generated draft for your records. A signature without an imprint does not guarantee against chargebacks.

3. Click **Process**.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.
Credit Card Sale Receipt

Acceptance 24060101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30329
404-121-1234
Merchant ID 24060101

Date: 5/9/2016  Time: 9:58 AM

Trans Type:  Credit Sale
Transaction #: 240107508
Name: John Doe
Account: ******************0000
Exp Date: ****
Card Type: Discover
Street: 123 Main St
Zip/Postal Code: 35501
Email Address: test@company.com
Entry: Manual
Customer ID: 0509016
Auth Code: T40107
Result: APPROVED
Message: AP
AVS Response: N
CV Result: N
Batch Num: 1344
Tran Id 055613051100301
Val Code 0000

Description _______________________

Subtotal: $1.07
Sale Tax Amt: $0.00
Tip Amt: __________

Total Amt (USD): __________

I Agree to Pay Above Total.
Amount According to Card
Issuer Agreement (Merchant
Agreement if Credit Voucher)

Signature X_____________________

Merchant Copy

REFUND POLICY TEST

**************************************************************************

FOOTER
Credit Card EMV/Contactless Sale Transaction

The credit card sale transaction is the most basic and most common credit card transaction. Enter a sale into Virtual Terminal when a customer uses an EMV or contactless credit card as payment for goods or services.

Note: To process EMV or contactless credit card transactions, you must use a VeriFone VX 805 PIN pad. Refer to Setting Up Devices on page 242 for more information.

In a sale transaction, Virtual Terminal records the card information along with the dollar amount of the sale and transmits this information to the host. The host contacts the credit card issuer which authorizes the transaction by determining whether the card is valid, passes fraud checks, and can be used for the sale amount.

To enter a credit card sale transaction into Virtual Terminal using an EMV or contactless card, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit/Debit.
   The Credit/Debit Card Sale screen displays:

2. Enter the Subtotal, Tax Amount, and Tip Amount.
3. Click **Get Card Data**.

4. Have the customer follow the instructions on the card reader:
   
   **Note:** *The card reader's prompts will vary depending on whether the customer inserts, taps, or swipes the card.*
   
   - Insert, tap, or swipe the card.
   - Select the card type.
   - Press **Enter** to confirm the amount.
   - Enter the PIN and then press **Enter**.
   
   Virtual Terminal displays **Waiting for Customer** while the customer enters the card data.
   
   When the customer finishes entering card data, Virtual Terminal displays **Customer has confirmed amount, please select Process**.
   
5. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See **Credit Card Transaction Field Descriptions** on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
   
   **Note:** *For EMV transactions, if you are unable to read the customer's card by swiping, inserting, or tapping, you must select **Chip Card** to indicate a manual EMV transaction and obtain an imprint of the card on a standard sales draft. Complete the sales draft including a signature and attach a copy to the printer-generated draft for your records. A signature without an imprint does not guarantee against chargebacks.*
   
6. Click **Process**. If the customer's card is inserted in the card reader, the card reader beeps. Ask the customer to remove his or her card.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see Initiate New Transaction on page 84.
**Credit Card EMV/Contactless Sale Receipt**

<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptance</td>
<td>24060101 - Retail</td>
</tr>
<tr>
<td>Address</td>
<td>10 Glenlake Pkwy</td>
</tr>
<tr>
<td>City</td>
<td>Atlanta, GA 30329</td>
</tr>
<tr>
<td>Phone</td>
<td>404-123-1234</td>
</tr>
<tr>
<td>Merchant ID</td>
<td>24060101</td>
</tr>
<tr>
<td>Date</td>
<td>8/17/2015</td>
</tr>
<tr>
<td>Time</td>
<td>4:03 PM</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Credit Sale</td>
</tr>
<tr>
<td>Transaction #</td>
<td>245755523</td>
</tr>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Account</td>
<td>0119</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Card Type</td>
<td>Visa</td>
</tr>
<tr>
<td>Street</td>
<td>123 main st</td>
</tr>
<tr>
<td>Zip/Postal Code</td>
<td>12345</td>
</tr>
<tr>
<td>Email Address</td>
<td><a href="mailto:test@email.com">test@email.com</a></td>
</tr>
<tr>
<td>Entry Legend</td>
<td>Chip Read</td>
</tr>
<tr>
<td>Entry</td>
<td>EMV Contactless</td>
</tr>
<tr>
<td>Invoice #</td>
<td>123</td>
</tr>
<tr>
<td>PO #</td>
<td>123</td>
</tr>
<tr>
<td>Customer ID</td>
<td>123</td>
</tr>
<tr>
<td>Auth Code</td>
<td>VI0700</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
<tr>
<td>AVS Response</td>
<td>N</td>
</tr>
<tr>
<td>Batch Num</td>
<td>1301</td>
</tr>
<tr>
<td>Tran Id</td>
<td>085229070794736</td>
</tr>
<tr>
<td>Val Code</td>
<td>EBCG</td>
</tr>
<tr>
<td>AID</td>
<td>A000000001010</td>
</tr>
<tr>
<td>AID Name</td>
<td>Visa Credit</td>
</tr>
<tr>
<td>ATC</td>
<td>0007</td>
</tr>
<tr>
<td>AC</td>
<td>E51039ADD866BD8E</td>
</tr>
<tr>
<td>TSI</td>
<td>0000</td>
</tr>
<tr>
<td>TVR</td>
<td>00000000000</td>
</tr>
</tbody>
</table>

**Description**

Subtotal: $6.00
Sale Tax Amt: $1.00
Tip Amt: $1.00
Total Amt (USD): $7.00

No Signature Required

**Merchant Copy**

Thank you customer!
**Commercial Card Sale Transaction**

The credit card commercial sale transaction is used for business-to-business purchases. Enter a commercial card sale into Virtual Terminal when a customer uses a credit card as payment for goods or services for a business.

In a commercial card sale transaction, Virtual Terminal records the card information along with the dollar amount of the sale and transmits this information to the host. The host contacts the credit card issuer which authorizes the transaction by determining whether the card is valid and can be used for the sale amount.

To enter a commercial card credit card sale transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select **Virtual Terminals** and click **Credit**.

   The Credit Card Sale screen displays:

   ![Credit Card Sale Screen](image)

   Once a commercial card is keyed or swiped, Virtual Terminal automatically recognizes it as a commercial card and launches a popup window with a form to collect level II data:

   **Note:** The prompt will not display if the customer inserts or taps their card. To qualify for level II, the merchant must enter the **Tax Amount**, **PO #**, and **Postal/Zip Code** fields on the Credit Card Sale screen.
2. Complete the level II fields and click **Submit**. The **Tax Amount** ($0.00 for tax exempt transactions), **Postal/Zip Code** and **PO #** fields are required on commercial card sale transactions to qualify for the lowest rate. The Postal/Zip Code is not captured in the level II popup window.

3. Complete the rest of the required transaction fields. See *Credit Card Transaction Field Descriptions* on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

   **Note:** To make the **Tax Amount**, **Postal/Zip Code**, and **PO #** fields required to process a commercial card transaction, refer to *Required Transaction Fields* on page 286.

   **Note:** If you are processing card-present transactions, and you are unable to swipe the customer's credit card for any reason, you must obtain an imprint of the card on a standard sales draft. Complete the sales draft including a signature and attach a copy to the printer-generated draft for your records. A signature without an imprint does not guarantee against chargebacks.

4. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see Initiate New Transaction on page 84.
## Commercial Card Sale Receipt

<table>
<thead>
<tr>
<th>Acceptance</th>
<th>24060101 Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Glenlake</td>
<td></td>
</tr>
<tr>
<td>10 Glenlake</td>
<td></td>
</tr>
<tr>
<td>Street Address 2</td>
<td></td>
</tr>
<tr>
<td>Atlanta, GA 30329</td>
<td></td>
</tr>
<tr>
<td>770.829.3388</td>
<td></td>
</tr>
<tr>
<td>Merchant ID</td>
<td>24060101</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/11/2014</td>
<td>11:46:00 AM</td>
</tr>
</tbody>
</table>

| Trans Type | Sale          |

<table>
<thead>
<tr>
<th>Transaction #</th>
<th>18383234</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Account</td>
<td>**********4562</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Card Type</td>
<td>MASTERCARD</td>
</tr>
<tr>
<td>Street</td>
<td>4</td>
</tr>
<tr>
<td>Zip/Postal Code</td>
<td>30329</td>
</tr>
<tr>
<td>Email Address</td>
<td><a href="mailto:john@example.com">john@example.com</a></td>
</tr>
<tr>
<td>Entry</td>
<td>Manual</td>
</tr>
<tr>
<td>Auth Code</td>
<td>MC0178</td>
</tr>
<tr>
<td>Result</td>
<td>Approved-0</td>
</tr>
<tr>
<td>Message</td>
<td>AF</td>
</tr>
<tr>
<td>AVS Response</td>
<td>Y</td>
</tr>
<tr>
<td>CV Result</td>
<td>M</td>
</tr>
<tr>
<td>Batch Num</td>
<td>0586</td>
</tr>
<tr>
<td>Trn Id</td>
<td>MCC1270140811</td>
</tr>
</tbody>
</table>

| Description |                  |

| Subtotal     | $1.78             |
| Tip Amt      |                   |

| Total Amt (USD): |                  |

I agree to pay above total amount according to card issues agreement (merchant agreement if credit voucher)

Signature X ___________________

Merchant Copy

Thank you customer!
**Credit Card Pre-Auth Transaction**

The pre-auth transaction is used when the final amount of the purchase is not known. The merchant authorizes an estimated amount and then, when the final amount is known, uses the pre-auth completion transaction to enter the final amount of the transaction. See *Credit Card Pre-Auth Complete Transaction* on page 40 for more information. The pre-auth transaction is not captured for settlement with the host.

**Note:** Pre-auth and pre-auth complete transactions should not be used in the restaurant market. Sale and tip adjust transactions should be performed instead.

To enter a pre-auth transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select **Virtual Terminals** and click **Credit**. Click the **PreAuth** tab.

   Or, to perform a follow-on transaction (see *Initiate New Transaction* on page 84):
   - Find a previous transaction from this cardholder using Find Transactions.
   - Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction’s PNRef number.

The Credit Card Pre Auth screen displays:

2. Complete the required transaction fields. See *Credit Card Transaction Field Descriptions* on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
3. Click **Process**.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.
Credit Card Pre-Authorization Receipt

Acceptance 24060101 Retail
10 Glenlake
Atlanta, GA 30329
770 929-8398
Merchant ID 24060101

Date: 4/22/2014 Time: 2:18 PM

Trans Type: Authorization

Transaction #: 18105367
Name: John Doe
Account: **************3221
Exp Date: ****
Card Type: MasterCard
Street: 123 Main St.
Email Address: sample@email.com
Entry: Manual
Customer ID: 123456789
Auth Code: MC0600
Result: APPROVED
Message: AP
AVS Response: N
CV Result: M
Batch Num:
Tran Id MCC6262320422

Description ______________________

Subtotal: $5.00
Sales Tax Amt: $1.00
Total Amt (USD): $6.00

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X ______________________

Merchant Copy

Must request returns within 30 days.
Thank you!
Please come again.
**Credit Card EMV/Contactless Pre-Auth Transaction**

The pre-auth transaction is used when the final amount of the purchase is not known. The merchant authorizes an estimated amount and then, when the final amount is known, uses the pre-auth completion transaction to enter the final amount of the transaction. See *Credit Card Pre-Auth Complete Transaction* on page 40 for more information. The pre-auth transaction is not captured for settlement with the host.

**Note:** To process credit card EMV/contactless transactions, a VeriFone VX 805 PIN pad must be connected to the PC and configured. Refer to *Setting Up Devices* on page 242 for more information.

**Note:** Pre-auth and pre-auth complete transactions should not be used in the restaurant market. Sale and tip adjust transactions should be performed instead.

To enter a pre-auth transaction into Virtual Terminal using an EMV or contactless card, follow these steps:

1. From the Main Menu, select **Virtual Terminals** and click **Credit/Debit**. Click the **PreAuth** tab.

   Or, to perform a follow-on transaction (see *Initiate New Transaction* on page 84):
   - Find a previous transaction from this cardholder using Find Transactions.
   - Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.
The Credit Card Pre Auth screen displays:

2. Enter the **Subtotal**, **Tax Amount**, and **Tip Amount**.
3. Click **Get Card Data**.
4. Have the customer follow the instructions on the card reader:

   **Note:** The card reader's prompts will vary depending on whether the customer inserts, taps, or swipes their card.

   - Insert, tap, or swipe the card.
   - Select the card type.
   - Press **Enter** to confirm the amount.
   - Enter the PIN and then press **Enter**.

   Virtual Terminal displays **Waiting for Customer** while the customer enters the card data.

   When the customer finishes entering card data, Virtual Terminal displays **Customer has confirmed amount, please select Process**.
5. Continue after the customer’s information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See Credit Card Transaction Field Descriptions on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

6. Click **Process**. If the customer’s card is inserted in the card reader, the card reader beeps. Ask the customer to remove his or her card.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see Initiate New Transaction on page 84.
# Credit Card EMV/Contactless Pre-Auth Receipt

- **Acceptance:** 24060101 - Retail  
- **Address:** 10 Glenlake Pkwy  
- **City:** Atlanta, GA 30339  
- **State:** GA  
- **Postal Code:** 30339  
- **Phone Number:** 404-123-1234  
- **Merchant ID:** 24060101  
- **Date:** 8/17/2015  
- **Time:** 4:16 PM

<table>
<thead>
<tr>
<th>Transaction #</th>
<th>Authorization</th>
</tr>
</thead>
<tbody>
<tr>
<td>245755529</td>
<td></td>
</tr>
<tr>
<td>Name:</td>
<td>John Doe</td>
</tr>
<tr>
<td>Account:</td>
<td>****************0110</td>
</tr>
<tr>
<td>Exp Date:</td>
<td>****</td>
</tr>
<tr>
<td>Card Type:</td>
<td>Visa</td>
</tr>
<tr>
<td>Street:</td>
<td>123 main st</td>
</tr>
<tr>
<td>Email Address</td>
<td><a href="mailto:test@email.com">test@email.com</a></td>
</tr>
<tr>
<td>Entry Legend:</td>
<td>Chip Read</td>
</tr>
<tr>
<td>Entry:</td>
<td>EMV</td>
</tr>
<tr>
<td>Invoice #:</td>
<td>123</td>
</tr>
<tr>
<td>PO #:</td>
<td>123</td>
</tr>
<tr>
<td>Customer ID:</td>
<td>123</td>
</tr>
<tr>
<td>Auth Code:</td>
<td>VI0600</td>
</tr>
<tr>
<td>Result:</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Message:</td>
<td>AP</td>
</tr>
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<td>AVS Response:</td>
<td>N</td>
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<tr>
<td>Batch Num:</td>
<td></td>
</tr>
<tr>
<td>Tran Id</td>
<td>01522906093726</td>
</tr>
<tr>
<td>Val Code</td>
<td>CBCF</td>
</tr>
<tr>
<td>AID</td>
<td>A000000031010</td>
</tr>
<tr>
<td>AID Name:</td>
<td>Visa Credit</td>
</tr>
<tr>
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<td>0008</td>
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<td>E800</td>
</tr>
<tr>
<td>FVR</td>
<td>00300098000</td>
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</table>

**Description**

- **Subtotal:** $4.00  
- **Sale Tax Amt:** $1.00  
- **Tip Amt:** $1.00  
- **Total Amt (USD):** $6.00

No Signature Required

**Merchant Copy**

Thank you customer!
**Credit Card Pre-Auth Complete Transaction**

The pre-auth complete transaction captures a previously authorized pre-auth transaction.

**Note:** You should normally complete this transaction beginning from the Find Transactions screen for easier access to the PNRef number. See Find Transactions on page 78.

**Note:** Pre-auth and pre-auth complete transactions should not be used in the restaurant market. Sale and tip adjustment transactions should be performed instead.

**Note:** A pre-auth complete transaction can only be performed once for each pre-auth transaction. If a pre-auth complete transaction was entered for the wrong amount, void the pre-auth complete transaction before the batch is submitted and you can process the pre-auth complete transaction for a new amount.

To enter a credit card pre-auth complete transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select **Virtual Terminals** and click **Credit**. Click the **Preauth Complete** tab.

   Or, to perform a follow-on transaction (see *Initiate New Transaction* on page 84):
   - Find the original transaction from this cardholder using Find Transactions.
   - Go to step 3.

The Preauth Complete screen displays:
2. Enter the **PNRef** (Reference Number) of the original transaction, which can be found on the receipt in the **Transaction #** field or in the credit card detail report in the **Ref #** field.

3. Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.

4. You can update the **Subtotal**, **Tax Amount**, or **Tip Amount** of the original transaction.

   **Note:** The new **Total Amount** cannot be higher than the original pre-authorized total. For Retail markets, the Total Amount must be equal to the amount of the original pre-authorized total. Pre-auth complete transactions must be completed within the time period after the original authorization transaction required by the card association for the merchant's market.

5. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see Initiate New Transaction on page 84.
Credit Card Pre-Auth Complete Receipt

<table>
<thead>
<tr>
<th>Description</th>
<th></th>
</tr>
</thead>
</table>

| Subtotal:   | $5.00                 |
| Sale Tax Amt: | $1.00                |
| **Total Amt (USD):** | **$6.00** |

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X

Merchant Copy

Must request returns within 30 days.
Thank you!
Please come again.
Credit Card EMV/Contactless Pre-Auth Complete Transaction

The pre-auth complete transaction captures a previously authorized pre-auth transaction.

Note: To process credit card EMV/contactless transactions, a VeriFone VX 805 PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for more information.

Note: You should normally complete this transaction beginning from the Find Transactions screen for easier access to the PNRef number. See Find Transactions on page 78.

Note: Pre-auth and pre-auth complete transactions should not be used in the restaurant market. Sale and tip adjustment transactions should be performed instead.

Note: A pre-auth complete transaction can only be performed once for each pre-auth transaction. If a pre-auth complete transaction was entered for the wrong amount, void the pre-auth complete transaction before the batch is submitted and you can process the pre-auth complete transaction for a new amount.

To enter a credit card pre-auth complete transaction into Virtual Terminal using an EMV or contactless card, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit/Debit. Click the Preauth Complete tab.

Or, to perform a follow-on transaction (see Initiate New Transaction on page 84):

- Find the original transaction from this cardholder using Find Transactions.
- Go to step 3.

The Preauth Complete screen displays:
2. Enter the PNRef (Reference Number) of the original transaction, which can be found on the receipt in the Transaction # field or in the credit card detail report in the Ref # field.

Note: The new Total Amount cannot be higher than the original pre-authorized total. For Retail markets, the Total Amount must be equal to the amount of the original pre-authorized total. Pre-auth complete transactions must be completed within the time period after the original authorization transaction required by the card association for the merchant’s market.

3. Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.

4. You can update the Subtotal, Tax Amount, or Tip Amount of the original transaction.
5. Click Confirm Amount.

6. Have the customer press Enter on the card reader to confirm the amount.

7. Click Process.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see Initiate New Transaction on page 84.
Credit Card EMV/Contactless Pre-Auth Complete Receipt

Acceptance 2400101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30339
404-123-1234
Merchant ID 2400101

Date: 8/17/2015  Time: 4:27 PM

Trans Type: Preauth Complete
Transaction #: 245755531
Name: John Doe
Account: **************0119
Exp Date: ****
Card Type: Visa
Street: 123 main st
Zip/Postal Code: 12345
Entry: EMV Contactless
Invoice #: 123
PO #: 123
Customer ID: 123
Auth Code: VI0600
Result: APPROVED
Message: AP
Batch Num: 1301
Tran Id 015229060693726
Val Code RBCF
AID A0000000031010
AID Name Visa Credit
ATC 0008
AC 9D7E2FC66D3401F1
TSI E300
TVR 0080008000

Description _____________________________

Subtotal: $4.00
Sale Tax Amt: $1.00
Tip Amt: $1.00
Total Amt (USD): $6.00

No Signature Required

Merchant Copy

Thank you customer!
Credit Card Return Transaction

The return transaction refunds a previously entered transaction that has already been settled. The PNRef number is entered when processing a return transaction in order to load the details and amounts from the original transaction. Depending on your merchant account settings, the PNRef number may not be required. If the PNRef number is not required, then you can perform a return by only entering the credit card and amount information. To change your merchant account settings, contact the Support Desk.

**Note:** You should normally complete this transaction beginning from the Find Transactions screen for easier access to the PNRef number. See Find Transactions on page 78.

**Note:** Instead of performing a return, consider performing a void transaction. To perform a void on an existing credit card transaction, either select the Void tab and refer to Credit Card Void Transaction on page 70 or preferably use the Find Transactions function to find the original transaction and refer to Find Transactions on page 78.

**Note:** You can execute multiple partial returns against a single PNRef number, but the overall amount returned is limited to the original sale amount.

In a return transaction, Virtual Terminal records the credit card information, along with the dollar amount of the return and transmits this information to the host. The host authorizes the transaction and the return amount is credited to the cardholder’s account.

To enter a credit card return transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select **Virtual Terminals** and click **Credit**. Click the **Return** tab.

   Or, to perform a follow-on transaction (see **Initiate New Transaction** on page 84):

   • Find a previous transaction from this cardholder using Find Transactions.
   • Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction’s PNRef number.
The Credit Card Return screen displays:

2. Complete the required transaction fields. See Credit Card Transaction Field Descriptions on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

3. Click Process.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see Initiate New Transaction on page 84.
Credit Card Return Receipt

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
</table>

| Subtotal: | $5.00 |
| Sale Tax Amt: | $2.00 |
| Total Amt (USD): | $7.00 |

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X ______________________

Merchant Copy

Must request returns within 30 days.
Thank you!
Please come again.
Credit Card EMV/Contactless Return Transaction

The return transaction refunds a previously entered transaction that has already been settled. The PNRef number is entered when processing a return transaction in order to load the details and amounts from the original transaction. Depending on your merchant account settings, the PNRef number may not be required. If the PNRef number is not required, then you can perform a return by only entering the credit card and amount information. To change your merchant account settings, contact the Support Desk.

**Note:** To process credit card EMV/contactless transactions, a VeriFone VX 805 PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for more information.

**Note:** You should normally complete this transaction beginning from the Find Transactions screen for easier access to the PNRef number. See Find Transactions on page 78.

**Note:** Instead of performing a return, consider performing a void transaction. To perform a void on an existing credit card transaction, either select the Void tab and refer to Credit Card Void Transaction on page 70 or preferably use the Find Transactions function to find the original transaction and refer to Find Transactions on page 78.

**Note:** You can execute multiple partial returns against a single PNRef number, but the overall amount returned is limited to the original sale amount.

In a return transaction, Virtual Terminal records the credit card information, along with the dollar amount of the return and transmits this information to the host. The host authorizes the transaction and the return amount is credited to the cardholder’s account.

To enter a credit card return transaction into Virtual Terminal using an EMV or contactless card, follow these steps:

1. From the Main Menu, select **Virtual Terminals** and click **Credit/Debit**. Click the **Return** tab.
   
   Or, to perform a follow-on transaction (see Initiate New Transaction on page 84):
   
   - Find a previous transaction from this cardholder using Find Transactions.
   - Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.
The Credit Card Return screen displays:

2. If the PNRef is available, enter the PNRef (Reference Number) of the original transaction to have Virtual Terminal fill in the transaction details automatically. It can be found on the receipt in the Transaction # field or in the credit card detail report in the Ref # field.

3. Click Get Card Data.

4. Have the customer follow the instructions on the card reader:
   
   Note: The card reader's prompts will vary depending on whether the customer inserts, taps, or swipes their card.
   * Insert, tap, or swipe the card.
• Select the card type.
• Press Enter to confirm the amount.
• Enter the PIN and then press Enter.

Virtual Terminal displays **Waiting for Customer** while the customer enters the card data. When the customer finishes entering card data, Virtual Terminal displays **Customer has confirmed amount, please select Process.**

5. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See *Credit Card Transaction Field Descriptions* on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

6. Click **Process**. If the customer's card is inserted in the card reader, the card reader beeps. Ask the customer to remove his or her card.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.
Credit Card EMV/Contactless Return Receipt

Acceptance 24060101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30329
404-123-1234
Merchant ID: 24060101
Date: 8/17/2015 Time: 4:40 PM
Trans Type: Return
Transaction #: 245755534
Name: John Doe
Account: **************0119
Exp Date: ****
Card Type: Visa
Street: 123 main st
Zip/Postal Code: 12345
Email Address: test@email.com
Entry: EMV Contactless
PO #: 123
Customer ID: 123
Auth Code: 000091
Result: APPROVED
Message: AP
Batch Num: 1301
AID: A00000000001010
AID Name: Visa Credit
AC: 0008
AC TVR: 9D7E2FC66D3401F1

Description ______________________

Subtotal: $5.00
Sale Tax Amt: $1.00
Total Amt (USD): $6.00

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X_____________________

Merchant Copy
Thank you customer!
Credit Card Force Auth Transaction

The force auth transaction is a sale transaction that could not be electronically submitted to the host for authorization, usually because the transaction had to be authorized over the phone using voice authorization. The force auth transaction adds the voice-authorized transaction to the batch. Force auth transactions require the approval code that you received during voice authorization.

Note: Only one force auth transaction is allowed per voice authorization. Do not perform multiple force auth transactions on a single authorization code received during a voice authorization.

To enter a credit card force auth transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit. Click the ForceAuth tab.

Or, to perform a follow-on transaction (see Initiate New Transaction on page 84):

- Find a previous transaction from this cardholder using Find Transactions.
- Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.

The Credit Card Force Auth screen displays:
2. Complete the required transaction fields. See Credit Card Transaction Field Descriptions on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

3. Click **Process**.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.
Credit Card Force Auth Receipt

Acceptance 24050101 - Restaurant
123 Main St
Atlanta, GA 31345
123-123-1234
Merchant ID 24050101

Date: 7/13/2010 Time: 5:02:14 PM EDT

Trans Type: Force Capture

Transaction #: 13715778
Name: John Doe
Account: 6781
Exp Date: 
Card Type: VISA
Street: 123 Main St
Zip/Postal Code: 12345
URL: www.testmerchanturl.com

Customer Code: 
Entry: Manual
Auth Code: 999999
Result: Approved 0
Message: AP
Batch Num: 0011

Description

Subtotal: $1.99

Total Amnt (USD): $1.99

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X

Merchant Copy

Thank You For Shopping With Us.
Come Again Real Soon!
Credit Card EMV/Contactless Force Auth Transaction

The force auth transaction is a sale transaction that could not be electronically submitted to the host for authorization, usually because the transaction had to be authorized over the phone using voice authorization. The EMV force auth transaction adds the voice-authorized transaction to the batch. Force auth transactions require the approval code that you received during voice authorization.

Note: To process credit card EMV/contactless transactions, a VeriFone VX 805 PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for more information.

Note: Only one force auth transaction is allowed per voice authorization. Do not perform multiple force auth transactions on a single authorization code received during a voice authorization.

To enter a credit card force auth transaction into Virtual Terminal using an EMV or contactless card, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit/Debit. Click the ForceAuth tab.

Or, to perform a follow-on transaction (see Initiate New Transaction on page 84):

- Find a previous transaction from this cardholder using Find Transactions.
- Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.
The Credit Card Force Auth screen displays:

2. Enter the **Subtotal**, **Tax Amount**, and **Tip Amount**.
3. Click **Get Card Data**.
4. Have the customer follow the instructions on the card reader:
   
   **Note:** *The card reader's prompts will vary depending on whether the customer inserts, taps, or swipes their card.*
   
   - Insert, tap, or swipe the card.
   - Select the card type.
   - Press **Enter** to confirm the amount.
   - Enter the PIN and then press **Enter**.
   - If inserted, remove the EMV card when the terminal beeps.

Virtual Terminal displays **Waiting for Customer** while the customer enters the card data.

When the customer finishes entering card data, Virtual Terminal displays **Customer has confirmed amount, please select Process**.
5. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See *Credit Card Transaction Field Descriptions* on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

**Note:** For EMV transactions, if you are unable to read the customer's card by swiping, inserting, or tapping, you must select *Chip Card* to indicate a manual EMV transaction and obtain an imprint of the card on a standard sales draft. Complete the sales draft including a signature and attach a copy to the printer-generated draft for your records. A signature without an imprint does not guarantee against chargebacks.

6. Click **Process**.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.

![Receipt Example](image)

**Approved**

- **Map Address**
  - Date: 6/17/2015
  - Time: 6:11 PM EDT
  - Trans Type: Force Capture
  - PINRef: 245755549
  - Name: John Doe
  - Account: ****0119
  - Exp Date: ****
  - Issuer: Visa
  - Entry Method: EMV
  - AuthCode: 123
  - Result: APPROVED
  - Message: AP
  - Batch Number: 1301
  - Host Ref: 0059
  - Subtotal: $6.00
  - Sale Tax Amount: $1.00
  - Tip Amt: $1.00
  - Total Amt: $7.00
  - Customer ID: 123
  - Invoice#: 123
  - PO Number: 123
  - Register #: 1
  - MID: 24060101
  - Street: 123 main st
  - Zip: 12345
  - Email Address: test@email.com
  - Commercial Card False
  - AID Name: Visa Credit
  - AID: A00000000031010
  - TVR: 0008008000
  - TSI: A800
  - AC: 683DBAF2F220F376
  - ATC: 000A
Credit Card EMV/Contactless Force Auth Receipt

<table>
<thead>
<tr>
<th>Information</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptance</td>
<td>24060101 - Retail</td>
</tr>
<tr>
<td>Address</td>
<td>10 Glenlake Pkwy</td>
</tr>
<tr>
<td>City</td>
<td>Atlanta, GA 30329</td>
</tr>
<tr>
<td>Postal Code</td>
<td>30329</td>
</tr>
<tr>
<td>Phone</td>
<td>404-121-1234</td>
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</tr>
<tr>
<td>Date</td>
<td>8/17/2015</td>
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<tr>
<td>Name</td>
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<tr>
<td>Exp Date</td>
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</tr>
<tr>
<td>Card Type</td>
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</tr>
<tr>
<td>Street</td>
<td>123 main st</td>
</tr>
<tr>
<td>Zip/Postal Code</td>
<td>12345</td>
</tr>
<tr>
<td>Email Address</td>
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</tr>
<tr>
<td>Entry</td>
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</tr>
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<td>Subtotal</td>
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</tr>
<tr>
<td>Sale Tax Amt</td>
<td>$1.00</td>
</tr>
<tr>
<td>Tip Amt</td>
<td>$1.00</td>
</tr>
<tr>
<td>Total Amt (USD)</td>
<td>$7.00</td>
</tr>
<tr>
<td>I Agree to Pay Above Total</td>
<td></td>
</tr>
<tr>
<td>Amount According to Card</td>
<td></td>
</tr>
<tr>
<td>Issuer Agreement</td>
<td></td>
</tr>
<tr>
<td>Agreement if Credit Voucher</td>
<td></td>
</tr>
<tr>
<td>Signature X</td>
<td></td>
</tr>
</tbody>
</table>

Thank you customer!
**Credit Card Verify Transaction**

The Card Verify transaction is used to determine whether:

- the card is valid;
- the address and/or ZIP/postal code submitted matches the values on file for the card; and/or,
- the card verification number submitted is correct.

**Note:** An amount is not required for a Card Verify transaction.

To enter a credit card verify transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select **Virtual Terminals** and click **Credit**. Click the **Card Verify** tab.
   
   Or, to perform a follow-on transaction (see *Initiate New Transaction* on page 84):
   
   - Find a previous transaction from this cardholder using Find Transactions.
   - Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.

The Credit Card Verify Transaction screen displays:

2. Complete the required transaction fields. See *Credit Card Transaction Field Descriptions* on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

3. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.

<table>
<thead>
<tr>
<th>Map Address</th>
</tr>
</thead>
<tbody>
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<td>AVSResponse</td>
</tr>
<tr>
<td>CV Result</td>
</tr>
</tbody>
</table>
Credit Card Verify Receipt

Acceptance 24060101 Retail
10 Glenlake
Atlanta, GA 30328
770-829-8398
Merchant ID 24060101

Date: 3/11/2014 Time: 8:48 AM

Trans Type: Card Verify
Transaction #: 18091655
Name:
Account: ***************6781
Exp Date: ****
Card Type: Visa
Street 123 Main Street
Zip Postal Code: 10108
Entry: Manual
Auth Code: 000099
Result: APPROVED
Message: AP
AVS Response: N
CV Result: P
Batch Num:

Tran Id 001234567810000

Val Code 0000

No Signature Required

Merchant Copy
Credit Card EMV/Contactless Card Verify Transaction

The card verify transaction is used to determine whether:

- the card is valid;
- the address and/or ZIP/postal code submitted matches the values on file for the card; and/or,
- the card verification number submitted is correct.

**Note:** To process credit card EMV/contactless transactions, a VeriFone VX 805 PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for more information.

**Note:** An amount is not required for a Card Verify transaction.

To enter a credit card verify transaction into Virtual Terminal using an EMV or contactless card, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit. Click the Card Verify tab.

   Or, to perform a follow-on transaction (see Initiate New Transaction on page 84):
   - Find a previous transaction from this cardholder using Find Transactions.
   - Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.

   The Credit Card Verify Transaction screen displays:

   2. Click Get Card Data.

   3. Have the customer follow the instructions on the card reader:
      - Insert, tap, or swipe the card.
• If inserted, remove the EMV card when the terminal beeps.

Virtual Terminal displays **Waiting for Customer** while the customer enters the card data. When the customer finishes entering card data, Virtual Terminal displays **Customer has confirmed amount, please select Process**.

4. Continue after the customer’s information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See **Credit Card Transaction Field Descriptions** on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

5. Click **Process**.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See **Credit Card Transaction Receipt and Approval Information Field Descriptions** on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see **Initiate New Transaction** on page 84.

---

**APPROVED**

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>5/6/2016</td>
</tr>
<tr>
<td>Time</td>
<td>12:12 PM EDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Card Verify</td>
</tr>
<tr>
<td>PNRef</td>
<td>246107486</td>
</tr>
<tr>
<td>Account</td>
<td>2121212121119</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Issuer</td>
<td>Visa</td>
</tr>
<tr>
<td>Entry Method</td>
<td>EMV Contactless</td>
</tr>
<tr>
<td>Entry Legend</td>
<td>Chip Read</td>
</tr>
<tr>
<td>AuthCode</td>
<td>V000000</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Result Code</td>
<td>0</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
<tr>
<td>MID</td>
<td>24050101</td>
</tr>
<tr>
<td>Trans ID</td>
<td>016127010293746</td>
</tr>
<tr>
<td>Val Code</td>
<td>R8CD</td>
</tr>
<tr>
<td>Commercial Card</td>
<td>False</td>
</tr>
<tr>
<td>AID Name</td>
<td>Visa Credit</td>
</tr>
<tr>
<td>AID</td>
<td>A0000000000031010</td>
</tr>
<tr>
<td>TVR</td>
<td>00000000000</td>
</tr>
<tr>
<td>TSI</td>
<td>0000</td>
</tr>
<tr>
<td>AC</td>
<td>8AEE3CBDE532CBA</td>
</tr>
<tr>
<td>ATC</td>
<td>0010</td>
</tr>
</tbody>
</table>
Credit Card EMV/Contactless Card Verify Receipt

Acceptance 24060101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30329
404-123-1234
Merchant ID 24060101

Date: 5/6/2016  Time: 12:12 PM

Trans Type: Card Verify
Transaction #: 246127485
Name: 
Account: *******************0110
Exp Date: ****
Card Type: Visa
Entry Legend: Chip Read
Entry: EMV Contactless
Auth Code: W90000
Result: APPROVED=0
Message: AP
Batch Num: 
Tran Id 016127010292746
Val Code FRCD
AID A000000001010
AID Name Visa Credit
ATC 0010
AC SAE3CEDE532CBA
TSI 0000
TVR 000000000

No Signature Required

Merchant Copy

REFUND POLICY TEST
Credit Card Void Transaction

The void transaction cancels a previously entered transaction that has been captured and stored in an open batch. Once the batch containing a transaction is closed, the transaction cannot be voided.

Note: You should normally complete this transaction beginning from the Find Transactions screen for easier access to the PNRef number. See Find Transactions on page 78.

Note: Only credit card and check/ECC transactions can be voided. Virtual Terminal automatically submits a reversal transaction whenever the user tries to void a transaction. If the reversal fails, Virtual Terminal submits a void transaction. If the void transaction fails, the user should perform a return transaction. See Credit Card Return Transaction on page 48 for more information.

To enter a credit card void transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit. Click the Void tab.
   
   Or, to perform a follow-on transaction (see Initiate New Transaction on page 84):
   
   - Find the original transaction from this cardholder using Find Transactions.
   - Go to step 3.

The Credit Card Void Transaction screen displays:
2. Enter the **PNRef** (Reference Number) of the original transaction, which can be found in the **Transaction #** field on the receipt or in the **Ref #** field on the credit card detail report.

![Transaction Details]

Press the **Tab** key to display the details of the original pre-auth transaction.

3. Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.

![Credit Card Void Transaction]

4. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see Initiate New Transaction on page 84.

<table>
<thead>
<tr>
<th><strong>Map Address</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
</tr>
<tr>
<td>Time</td>
</tr>
<tr>
<td>Trans Type</td>
</tr>
<tr>
<td>PNRef</td>
</tr>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Account</td>
</tr>
<tr>
<td>Exp Date</td>
</tr>
<tr>
<td>Issuer</td>
</tr>
<tr>
<td>Entry Method</td>
</tr>
<tr>
<td>Result</td>
</tr>
<tr>
<td>Message</td>
</tr>
<tr>
<td>Subtotal</td>
</tr>
<tr>
<td>Total Amt</td>
</tr>
<tr>
<td>Register #</td>
</tr>
<tr>
<td>Street</td>
</tr>
<tr>
<td>Zip</td>
</tr>
</tbody>
</table>
Credit Card Void Receipt

Acceptance 24060101 Retail
10 Glenlake
Atlanta, GA 30328
770-829-8598
Merchant ID 24060101

Date: 3/11/2014 Time: 8:54 AM

Trans Type: Void

Transaction #: 18091667
Name
Account: 12345678123456
Exp Date ****
Card Type: Visa
Street
Zip/Postal Code: 30329
Entry: Manual

Auth Code: 
Result: APPROVED
Message: REVERSED

Description

Subtotal: $0.03
Total Amt (USD): $0.03

I Agree to Pay Above Total
Amount According to Card
Issuer Agreement (Merchant
Agreement if Credit Voucher)

Signature X

Merchant Copy

Must request returns within 30 days.
Thank you!
Please come again.
Credit Card Adjustment Transaction

The adjustment transaction is used to change the tip amount on a previously authorized transaction.

Note: In the restaurant environment, you should normally complete this transaction beginning from the Find Transactions screen for easier access to the PNRef number. See Credit Card Tip Adjustment Transaction on page 93.

To enter an adjustment transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit. Click the Adjust tab. The Credit Card Adjustment screen displays:

2. Enter the PNRef (Reference Number) of the original transaction, which can be found on the receipt in the Transaction # field or in the credit card detail report in the Ref # field.

Press the Tab key to display the details of the original transaction.
3. Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction's PNRef number.

![Credit Card Adjustment Form Image]

4. Enter the new **Tip Amount**.

5. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Map Address</strong></td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>4/22/2014</td>
</tr>
<tr>
<td>Time</td>
<td>3:14 PM EDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Adjustment</td>
</tr>
<tr>
<td>PNRef</td>
<td>18106057</td>
</tr>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Account</td>
<td>***********3221</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Issuer</td>
<td>MasterCard</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Manual</td>
</tr>
<tr>
<td>AuthCode</td>
<td>MC0800</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
<tr>
<td>Batch Number</td>
<td>0240</td>
</tr>
<tr>
<td>Host Ref</td>
<td>0005</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$3.00</td>
</tr>
<tr>
<td>Sale Tax Amount</td>
<td>$2.00</td>
</tr>
<tr>
<td>Tip Amt</td>
<td>$2.00</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$7.00</td>
</tr>
<tr>
<td>Customer ID</td>
<td>123456798</td>
</tr>
<tr>
<td>Street</td>
<td>123 Main St</td>
</tr>
<tr>
<td>Zip</td>
<td>12345</td>
</tr>
<tr>
<td>Email Address</td>
<td><a href="mailto:sample@email.com">sample@email.com</a></td>
</tr>
</tbody>
</table>
Credit Card Adjustment Receipt

Acceptance 24050101 - Restaurant
10 Glenlake
Atlanta, GA 30329
770.829.8000
Merchant ID 24050101

Date: 4/22/2014 Time: 3:14 PM

Trans Type: Adjustment
Transaction #: 18106057
Name: John Doe
Account: ******************3221
Exp Date: ****
Card Type: MasterCard
Street: 123 Main St
Zip/Postal Code: 12345
Email Address: sample@email.com
Entry: Manual
Customer ID: 12345678
Auth Code: MC0800
Result: APPROVED
Message: AP
Batch Num: 0240

Description:________________________

Subtotal: $3.00
Sale Tax Amt: $2.00
Tip Amt: $2.00
Total Amt (USD): $7.00

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X________________________

Merchant Copy

Must request returns within 30 days.
Thank you!
Please come again.
**Find Transactions**

The Find Transactions function is used to view the approval information and receipt for transactions.

To find a credit card transaction in Virtual Terminal, follow these steps:

1. From the Main Menu, click **Find Transactions**.
2. From the Find Transactions menu, click **Credit**.

3. There are several ways to set the date range for your search:
   - You can select a pre-defined date range from the **Date Range** dropdown menu.
   - You can modify **Start Date** and **End Date**.
   - You can use the calendar to select a particular date. Or, use the ≤ or ≥ links in the month bar to switch the month, and click on any date link in the calendar for a particular date.

4. Fill in the transaction information for the rest of the filter fields. The less information you enter, the more matches you will get.
The following table describes the fields on this screen:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auth Code</td>
<td>Enter the authorization code returned by the host for the transaction.</td>
</tr>
<tr>
<td>Card Holder</td>
<td>Enter the name of the Card Holder. You can only search for Card Holder names using letters, numbers, and spaces. Using any other character, such as an apostrophe, in the search will not provide the desired results because special characters are removed from your search query. If you want to search for a Card Holder name that includes a special character, you must do a partial search for the part of the name before or after the special character.</td>
</tr>
<tr>
<td>Card Number</td>
<td>Enter the card number of the card used for the transaction.</td>
</tr>
<tr>
<td>User</td>
<td>Enter the user that entered the transaction.</td>
</tr>
<tr>
<td>Register</td>
<td>Enter the register number of the register on which the transaction was performed.</td>
</tr>
<tr>
<td>Invoice Number</td>
<td>Enter the invoice number of the transaction.</td>
</tr>
<tr>
<td>PO Number</td>
<td>Enter the purchase order number of the transaction.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>Enter the code the merchant defines to identify the type of customer, for example, business or personal.</td>
</tr>
<tr>
<td>Trx Type</td>
<td>Choose a Transaction Type (Trx Type) from the dropdown menu.</td>
</tr>
<tr>
<td>Exclude Void</td>
<td>Choose whether to Exclude Void transactions (by default, this box is checked).</td>
</tr>
<tr>
<td>Payment Type</td>
<td>Choose a card Payment Type from the dropdown menu.</td>
</tr>
<tr>
<td>Status</td>
<td>Choose a Status from the dropdown menu.</td>
</tr>
<tr>
<td>PNref</td>
<td>Enter the PNRef of the transaction. The PNRef is a unique reference number assigned to each transaction for easy retrieval.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>Enter the total amount of the transaction.</td>
</tr>
<tr>
<td>Batch Num</td>
<td>Enter the batch number of the batch in which the transaction was captured.</td>
</tr>
<tr>
<td>Entry Mode</td>
<td>Select the entry mode (Swiped, Keyed, etc.) from the list.</td>
</tr>
<tr>
<td>Show Custom Fields</td>
<td>Select Show Custom Fields and enter custom field information. The Show Custom Fields checkbox only displays if the merchant is configured to use custom fields. See Custom Fields on page 293 for more information.</td>
</tr>
</tbody>
</table>

5. Click Submit. Virtual Terminal displays a screen with the results of your search:
The following table defines the column headings for this window:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ref #</td>
<td>The PNRef of the transaction. The PNRef is a unique reference number assigned to each transaction for easy retrieval.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>The merchant’s unique alphanumeric reference number for the customer.</td>
</tr>
<tr>
<td>Inv #</td>
<td>The optional invoice number that is associated with the transaction.</td>
</tr>
<tr>
<td>Date</td>
<td>The date and time the transaction was processed.</td>
</tr>
<tr>
<td>Result</td>
<td>The response for the transaction (APPROVED, DECLINED, etc.).</td>
</tr>
<tr>
<td>Payment Type</td>
<td>The transaction’s payment type (VISA, MASTERCARD, AMEX, etc.).</td>
</tr>
<tr>
<td>Account Type</td>
<td>The transaction’s account type (VISA, MASTERCARD, AMEX, etc.).</td>
</tr>
<tr>
<td>Account #</td>
<td>The partially masked card account number.</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name.</td>
</tr>
<tr>
<td>Type</td>
<td>The type of transaction (Sale, Credit, Void, etc.).</td>
</tr>
<tr>
<td>Status</td>
<td>The status of the transaction. If a transaction is declined, usually an error message is displayed (Approval, Missing Key, etc.).</td>
</tr>
<tr>
<td>Approval Code</td>
<td>The Auth Code (or error code) of the transaction.</td>
</tr>
<tr>
<td>Auth Amt</td>
<td>The dollar amount of an approval or authorization request.</td>
</tr>
<tr>
<td>Requested Amt</td>
<td>For prepaid credit card transactions, the dollar amount the merchant attempts to charge to the card.</td>
</tr>
<tr>
<td>Tip Amt</td>
<td>The tip amount for the transaction.</td>
</tr>
<tr>
<td>User</td>
<td>The name of the user that processed the transaction.</td>
</tr>
<tr>
<td>Register</td>
<td>The register number on which the transaction is performed.</td>
</tr>
<tr>
<td>PO Num #</td>
<td>The PO number supplied by the customer on Level II transactions.</td>
</tr>
<tr>
<td>Cust Code</td>
<td>The code the merchant defines to identify the type of customer, for example, business or personal. This field can also be used for the PO Number.</td>
</tr>
<tr>
<td>Entry Mode</td>
<td>The method of entry for payment information.</td>
</tr>
<tr>
<td>Card Present</td>
<td>Indicates if the physical card was present at the transaction.</td>
</tr>
</tbody>
</table>

Note: You can export the results of your search to several different supported formats. See Exporting Reports on page 181 for more information on exporting reports.
6. To view additional information, click on the **Ref #** (PNRef) of the desired transaction.

To perform a follow-on transaction, continue to *Initiate New Transaction* on page 84.
Reprinting Receipts

To reprint a transaction receipt, click **Print Receipt** above the receipt image in the transaction detail section of the page. When reprinting, both merchant and customer copies always print. The Suppress Copy setting under Printer Options has no effect on reprinting receipts. For information on suppressing receipt copies, see *Configure Receipt Printer and Automatic Receipt Printing* on page 274.
**Viewing Captured Signatures**

A signature capture device must be configured to capture a signature; signature capture is only available for integrated applications.

To view captured signature data, first perform a search for the transaction containing the signature. See *Viewing Captured Signatures* on page 83 for more information. Transactions that contain signature data display a ® icon next to the Ref #. To view the signature, click the Ref # (PNRef) and scroll down to view the bottom portion of the receipt.
**Initiate New Transaction**

The Initiate New Transaction feature allows you to perform follow-on transactions of the transaction selected in Find Transactions. A follow-on transaction is a follow up transaction that automatically fills in transaction details using the cardholder data referenced by the PNRef number of the selected transaction. Follow-on transactions are only allowed for approved transactions.

To perform a follow-on transaction, follow these steps:

1. Find the original transaction. See *Find Transactions* on page 78 for more information. Virtual Terminal displays additional information so you can verify that it is the correct transaction.

2. In the Initiate New Transaction box, select the type of follow-on transaction to perform from the **Initiate** dropdown menu and click **Run Transaction**.

![Initiate New Transaction](image)
The available follow-on transactions vary depending on the original transaction type and may include the following:

- **Sale**: Select to perform a sale or repeat sale transaction. See Credit Card Sale Transaction on page 22, Commercial Card Sale Transaction on page 29, or Credit Card Repeat Sale Transaction on page 86.
- **Repeat Sale**: Select to perform a repeat sale transaction. See Credit Card Repeat Sale Transaction on page 86 or Process Card on File Transactions on page 217 for more information.
- **Recurring Sale**: Select to perform a recurring sale transaction. See Credit Card Recurring Sale Transaction on page 90.
- **Return**: Select to perform a return transaction. See Credit Card Return Transaction on page 48.
- **Authorization**: Select to perform a pre-auth transaction. See Credit Card Pre-Auth Transaction on page 33.
- **Void**: Select to perform a void transaction. See Credit Card Void Transaction on page 70.
- **Force Capture**: Select to perform a force auth transaction. See Credit Card Force Auth Transaction on page 57.
- **Card Verify**: Select to perform a card verify transaction. See Credit Card Verify Transaction on page 64.
- **PreAuth Complete**: Select to perform a pre-auth complete transaction. See Credit Card Pre-Auth Complete Transaction on page 40.
- **Adjustment**: Select to perform a tip adjust transaction. See Credit Card Tip Adjustment Transaction on page 93.
**Credit Card Repeat Sale Transaction**

The repeat sale transaction enables you to use credit card information from a previous transaction in order to process a new transaction without a contract.

**Note:** You must have the cardholder's permission to perform a repeat sale transaction.

You can also perform a repeat sale transaction from the customer database using any payment method the customer has on file. See *Process Card on File Transactions* on page 217 for more information.

To enter a credit card repeat sale transaction into Virtual Terminal, follow these steps:

1. Find the original transaction. See *Find Transactions* on page 78 for more information. Virtual Terminal displays additional information so you can verify that it is the correct transaction.

2. In the Initiate dropdown menu, select *Sale* and click *Run Transaction*. 
The Credit Card Sale window displays:

3. Update any fields if desired. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt.

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>3/11/2014</td>
</tr>
<tr>
<td>Time</td>
<td>8:13 AM EST</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>PNRef</td>
<td>18091647</td>
</tr>
<tr>
<td>Name</td>
<td>CARD/TEST</td>
</tr>
<tr>
<td>Account</td>
<td>****************4797</td>
</tr>
<tr>
<td>Exp Date</td>
<td>***</td>
</tr>
<tr>
<td>Issuer</td>
<td>Visa</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Manual CNP</td>
</tr>
<tr>
<td>AuthCode</td>
<td>VI0200</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
<tr>
<td>Batch Number</td>
<td>0438</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$2.00</td>
</tr>
<tr>
<td>Sale Tax Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$2.00</td>
</tr>
<tr>
<td>Customer ID</td>
<td>cgttest1</td>
</tr>
<tr>
<td>Invoice#</td>
<td>222111</td>
</tr>
<tr>
<td>PO Number</td>
<td>1010</td>
</tr>
<tr>
<td>Register #</td>
<td>01</td>
</tr>
<tr>
<td>MID</td>
<td>24060101</td>
</tr>
<tr>
<td>Tran ID</td>
<td>084070024225862</td>
</tr>
<tr>
<td>Val Code</td>
<td>FDCB</td>
</tr>
<tr>
<td>Street</td>
<td>4</td>
</tr>
<tr>
<td>Zip</td>
<td>30329</td>
</tr>
<tr>
<td>Commercial Card</td>
<td>False</td>
</tr>
<tr>
<td>AVSResponse</td>
<td>Y</td>
</tr>
</tbody>
</table>
Credit Card Repeat Sale Receipt

Acceptance 24060101 Retail
10 Glenlake
Atlanta, GA 30328
770.239.8398
Merchant ID 24060101

Date: 3/11/2014 Time: 8:13 AM

Tran Type: Sale
Transaction #: 18091647
Name: CARD/TEST
Account: ***************4797
Exp Date: ****
Card Type: Visa
Street: 4
Zip/Postal Code: 30329
Entry: Manual CNP
Invoice #: 222111
PO #: 1010
Customer ID: cgritt1
Auth Code: VI0200
Result: APPROVED
Message: AP
AVS Response: Y
Batch Num: 0438
Tran Id 0840700242235862
Val Code FDGS

Description

Subtotal: $2.00
Sale Tax Amt: $0.00
Total Amt (USD): $2.00

I Agree to Pay Above Total
Amount According to Card
Issuer Agreement (Merchant
Agreement if Credit Voucher)

Signature X

Merchant Copy
**Credit Card Recurring Sale Transaction**

The recurring sale transaction enables you to use payment information from a previous transaction in order to process a new series of payments against the same purchase agreement or contract. Recurring sale transactions can also be entered using the customer database. See *Customer Database* on page 208 for more information.

To enter a credit recurring sale transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select **Virtual Terminals** and click **Credit**. You must have the customer and payment information ready to enter.

   Or, to perform a follow-on transaction (see *Initiate New Transaction* on page 84):
   - Find a previous transaction from this cardholder using Find Transactions.
   - Virtual Terminal fills in the transaction details using the cardholder data referenced by the transaction’s PNRef number.

The Credit Card Sale screen displays:

2. Complete the required transaction fields. See *Credit Card Transaction Field Descriptions* on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
3. Select **Recurring (against contract)**.

4. Click **Process**.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See **Credit Card Transaction Receipt and Approval Information Field Descriptions** on page 112 for descriptions of the fields on this receipt.

```
APPROVED - 0

<table>
<thead>
<tr>
<th>Result Code</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tender Type</td>
<td>Credit</td>
</tr>
<tr>
<td>Date</td>
<td>5/6/2016</td>
</tr>
<tr>
<td>Time</td>
<td>3:52 PM EDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>PNRref</td>
<td>246107494</td>
</tr>
<tr>
<td>Account</td>
<td>************3221</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Issuer</td>
<td>MasterCard</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Recurring</td>
</tr>
<tr>
<td>AuthCode</td>
<td>ME0400</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
<tr>
<td>Batch Number</td>
<td>1344</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$3.00</td>
</tr>
<tr>
<td>Sale Tax Amount</td>
<td>$1.00</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$4.00</td>
</tr>
<tr>
<td>Register #</td>
<td>1</td>
</tr>
<tr>
<td>MID</td>
<td>24060101</td>
</tr>
<tr>
<td>Tran ID</td>
<td>MCC5148360506</td>
</tr>
<tr>
<td>Commercial Card</td>
<td>False</td>
</tr>
</tbody>
</table>
```
# Credit Card Recurring Sale Receipt

<table>
<thead>
<tr>
<th>Acceptance</th>
<th>24000100 - Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>10 Glenlake Pkwy</td>
</tr>
<tr>
<td></td>
<td>Atlanta, GA 30339</td>
</tr>
<tr>
<td>Phone</td>
<td>404-123-1234</td>
</tr>
<tr>
<td>Merchant ID</td>
<td>24000100</td>
</tr>
<tr>
<td>Date</td>
<td>5/6/2016</td>
</tr>
<tr>
<td>Time</td>
<td>3:52 PM</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Credit Sale</td>
</tr>
<tr>
<td>Transaction #</td>
<td>246107494</td>
</tr>
<tr>
<td>Name</td>
<td></td>
</tr>
<tr>
<td>Account</td>
<td>*************1221</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Card Type</td>
<td>MasterCard</td>
</tr>
<tr>
<td>Entry</td>
<td>Recurring</td>
</tr>
<tr>
<td>Auth Code</td>
<td>ME0400</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED- 0</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
<tr>
<td>Batch Num</td>
<td>1344</td>
</tr>
<tr>
<td>Tran Id</td>
<td>MCC5148360506</td>
</tr>
</tbody>
</table>

**Description**

- **Subtotal:** $3.00
- **Sale Tax Amt:** $1.00
- **Tip Amt:**

**Total Amt (USD):**

- **I Agree to Pay Above Total**
- **Amount According to Card**
- **Issuer Agreement (Merchant Agreement if Credit Voucher)**

**Signature**

**Merchant Copy**

**REFUND POLICY TEST**

---

**FOOTER**
Credit Card Tip Adjustment Transaction

The tip adjustment transaction is used to change the tip amount on a previously authorized transaction. Tips are only allowed for merchants in the restaurant market and specific categories in the retail market.

**Note:** Before you can perform a tip adjustment transaction, you must first find the original transaction. See Find Transactions on page 78 for more information on finding transactions.

**Note:** Merchants in the restaurant environment should use a sale transaction followed by a tip adjustment instead of a pre-auth followed by a pre-auth complete.

To enter a tip adjustment transaction into Virtual Terminal, follow these steps:

1. Find the original transaction. See *Find Transactions* on page 78 for more information.
   Virtual Terminal displays additional information so you can verify that it is the correct transaction.
   
2. In the Initiate dropdown menu, select Adjustment and click Run Transaction.
The Credit Card Adjustment window displays:

3. Enter the new Tip Amount.
4. Click Process.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See **Credit Card Transaction Receipt and Approval Information Field Descriptions** on page 112 for descriptions of the fields on this receipt.
Credit Card Tip Adjustment Receipt

<table>
<thead>
<tr>
<th>Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Subtotal:</td>
<td>$10.01</td>
</tr>
<tr>
<td>Tip Amt:</td>
<td>$5.00</td>
</tr>
<tr>
<td>Total Amt (USD):</td>
<td>$15.01</td>
</tr>
</tbody>
</table>

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X________________________

Merchant Copy

Must request returns within 30 days.
Thank you!
Please come again.
Prepaid Credit Card Partial Auth Transaction

The partial auth transaction is identical to a sale or pre-auth transaction but requires a second form of payment because a prepaid credit card with a remaining balance less than the total sale amount is used to make a purchase.

In a partial auth transaction, Virtual Terminal records the card information along with the dollar amount of the sale and transmits this information to the host. The host contacts the issuer which authorizes the transaction by determining whether the card is valid and can be used for the sale amount. The card issuer returns the amount available for authorization and Virtual Terminal gives the user the option of approving the transaction and paying the remaining balance with another form of payment or reversing the entire transaction.

To enter a transaction using a prepaid credit card with less than the approved balance into Virtual Terminal, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit. Click the PreAuth tab.

   The Credit Card Pre Auth screen displays:

   ![Credit Card Pre Auth Screen](image)

   2. Complete the required transaction fields. See Credit Card Transaction Field Descriptions on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
Note: If you are processing card-present transactions, and you are unable to swipe the customer's credit card for any reason, you must obtain an imprint of the card on a standard sales draft. Complete the sales draft including a signature and attach a copy to the printer-generated draft for your records. A signature without an imprint does not guarantee against chargebacks.

3. Click Process. Virtual Terminal prompts you with the following window:

![Message from webpage]

APPROVED - 200
Balance Due $3.62

OK Cancel

4. Click OK to continue and collect the remaining balance. Click Cancel to reverse the entire transaction.
If you click **Cancel**, Virtual Terminal displays the approval information and receipt for the reversal transaction. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt.

![Receipt Example]

- **PNRef**: 18377805
- **Date**: 7/17/2014
- **Time**: 8:01:01 AM EDT
- **Register #**: 01
- **Trans Type**: Reversal
- **Issuer**: MASTERCARD
- **Account**: ************0222
- **Exp Date**: ****
- **Entry Method**: Manual
- **Subtotal**: $20.00
- **Total Amt**: $20.00
- **Street**: 4
- **Zip**: 30329
- **Result**: Approved
- **Result Code**: 0
- **Message**: REVERSED
If you click **OK**, Virtual Terminal displays the remaining balance, approval information, and receipt for the transaction. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt.

5. Click **Cash** to accept cash for the remaining payment and complete the transaction.
   
   Click **Card** to enter a credit card transaction for the remaining balance.
If you click **Card**, the Credit Card Sale screen displays with remaining balance filled in:

![Credit Card Sale Screen](image)

6. Complete the required transaction fields. See *Credit Card Transaction Field Descriptions* on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

   **Note:** If you are processing card-present transactions, and you are unable to swipe the customer's credit card for any reason, you must obtain an imprint of the card on a standard sales draft. Complete the sales draft including a signature and attach a copy to the printer-generated draft for your records. A signature without an imprint does not guarantee against chargebacks.

7. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See [Credit Card Transaction Receipt and Approval Information Field Descriptions](#) on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see [Initiate New Transaction](#) on page 84.

```
<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Map Address</strong></td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>3/11/2014</td>
</tr>
<tr>
<td>Time</td>
<td>4:23 PM EST</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>PNRef</td>
<td>18091690</td>
</tr>
<tr>
<td>Account</td>
<td>************1118</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Issuer</td>
<td>MasterCard</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Manual CNP</td>
</tr>
<tr>
<td>AuthCode</td>
<td>MC0320</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
<tr>
<td>Batch Number</td>
<td>0438</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$3.20</td>
</tr>
<tr>
<td>Sale Tax Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$3.20</td>
</tr>
<tr>
<td>Invoice#</td>
<td>23</td>
</tr>
<tr>
<td>Register #</td>
<td>01</td>
</tr>
<tr>
<td>MID</td>
<td>24060101</td>
</tr>
<tr>
<td>Tran ID</td>
<td>MCC3121360311</td>
</tr>
<tr>
<td>Street</td>
<td>123 Main</td>
</tr>
<tr>
<td>Zip</td>
<td>30318</td>
</tr>
<tr>
<td>Commercial Card</td>
<td>False</td>
</tr>
<tr>
<td>AVSResponse</td>
<td>N</td>
</tr>
</tbody>
</table>
```
Prepaid Credit Card Partial Auth Receipt

If Card is selected to complete the partial-auth transaction, the second receipt that prints is identical to the credit card sale receipt. See Credit Card Transaction Receipt and Approval Information Field Descriptions on page 112 for descriptions of the fields on this receipt.
Prepaid Credit Card Balance Inquiry Transaction

The balance inquiry transaction is used when a customer wants to know the balance of his/her prepaid credit card. In a balance inquiry transaction, Virtual Terminal records the card information and transmits this information to the host. The host then contacts the card issuer which returns the information.

To enter a balance inquiry transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select  **Virtual Terminals** and click  **Credit**. Click the  **Balance Inquiry** tab.
   
   The Credit Card Balance Inquiry Transaction screen displays:

```
| Register: | 01-Register A |
| PIN Ref:   |               |
| Card Number: |         |
| Expiration Date (MM/YY): |   |
| Card Holder: |          |
| Receipt Language: | English |
```

2. Complete the required transaction fields. See  **Credit Card Transaction Field Descriptions** on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

3. Click  **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.

![Receipt Example]

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>PNRef</td>
<td>18091603</td>
</tr>
<tr>
<td>Date</td>
<td>3/11/2014</td>
</tr>
<tr>
<td>Time</td>
<td>5:19:18 AM EST</td>
</tr>
<tr>
<td>Register #</td>
<td>01</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Balance Inquiry</td>
</tr>
<tr>
<td>Issuer</td>
<td>VISA</td>
</tr>
<tr>
<td>Account</td>
<td>********6781</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Manual</td>
</tr>
<tr>
<td>Available Card Balance</td>
<td>$100.75</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$0.00</td>
</tr>
<tr>
<td>Result</td>
<td>Approved</td>
</tr>
<tr>
<td>Result Code</td>
<td>0</td>
</tr>
<tr>
<td>AuthCode</td>
<td>000099</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
</tbody>
</table>
Prepaid Credit Card Balance Inquiry Receipt

Acceptance 24060101 Retail
10 Glenlake
Atlanta, GA 30328
770-829-8358
Merchant ID 24060101

Date: 3/11/2014 Time: 5:19:18 AM

Trans Type: Balance Inquiry

Transaction #: 18091603
Name: 
Account: ***************6781
Exp Date: ****
Card Type: VISA
Entry: Manual
Auth Code: 000099
Result: Approved 0
Message: AP
Available Card Balance: 

Matching Num:

Description __________________________

Subtotal: $0.00
Total Amt (USD): $0.00

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X___________________________

Merchant Copy
Prepaid Credit Card EMV Balance Inquiry Transaction

The balance inquiry transaction is used when a customer wants to know the balance of his/her prepaid EMV credit card. In a balance inquiry transaction, Virtual Terminal records the card information and transmits this information to the host. The host then contacts the card issuer which returns the information.

Note: To process credit card EMV transactions, a VeriFone VX 805 PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for more information.

To enter a balance inquiry transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit/Debit. Click the Balance Inquiry tab.

   The Credit Card Balance Inquiry Transaction screen displays:

   2. Click Get Card Data.
   3. Have the customer follow the instructions on the card reader:
      - Insert, tap, or swipe the card.
      - If inserted, remove the EMV card when the terminal beeps.

      Virtual Terminal displays Waiting for Customer while the customer enters the card data.

      When the customer finishes entering card data, Virtual Terminal displays Customer has confirmed amount, please select Process.

   4. Continue after the customer’s information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See Credit Card Transaction Field Descriptions on page 110 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

   5. Click Process.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. See *Credit Card Transaction Receipt and Approval Information Field Descriptions* on page 112 for descriptions of the fields on this receipt. To initiate a follow-on transaction, see *Initiate New Transaction* on page 84.

<table>
<thead>
<tr>
<th>Entry Legend</th>
<th>Chip Read</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>5/6/2016</td>
</tr>
<tr>
<td>Time</td>
<td>4:22 PM EDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Balance Inquiry</td>
</tr>
<tr>
<td>PINRef</td>
<td>246107501</td>
</tr>
<tr>
<td>Account</td>
<td>**********0119</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Issuer</td>
<td>Visa</td>
</tr>
<tr>
<td>Entry Method</td>
<td>EMV Contactless</td>
</tr>
<tr>
<td>AuthCode</td>
<td>VE0000</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Result Code</td>
<td>0</td>
</tr>
<tr>
<td>Message</td>
<td>AP</td>
</tr>
<tr>
<td>Available Card Balance</td>
<td>($1,234,567,890.11)</td>
</tr>
<tr>
<td>Register #</td>
<td>1</td>
</tr>
<tr>
<td>Commercial Card</td>
<td>True</td>
</tr>
<tr>
<td>AID Name</td>
<td>Visa Credit</td>
</tr>
<tr>
<td>AID</td>
<td>A0000000031010</td>
</tr>
<tr>
<td>TVR</td>
<td>0000000000</td>
</tr>
<tr>
<td>TSI</td>
<td>0000</td>
</tr>
<tr>
<td>AC</td>
<td>633662BFBAC10E0</td>
</tr>
<tr>
<td>ATC</td>
<td>0014</td>
</tr>
</tbody>
</table>
Prepaid Credit Card EMV/Contactless Balance Inquiry Receipt

Acceptance 24060101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30329
404-121-1234

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant ID</td>
<td>24060101</td>
</tr>
<tr>
<td>Date</td>
<td>5/6/2016</td>
</tr>
<tr>
<td>Time</td>
<td>4:22 PM</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Balance inquiry</td>
</tr>
<tr>
<td>Transaction #:</td>
<td>246107501</td>
</tr>
<tr>
<td>Name:</td>
<td></td>
</tr>
<tr>
<td>Account:</td>
<td>*********************0119</td>
</tr>
<tr>
<td>Exp Date:</td>
<td>****</td>
</tr>
<tr>
<td>Card Type:</td>
<td>Visa</td>
</tr>
<tr>
<td>Entry Legend:</td>
<td>Chip Read</td>
</tr>
<tr>
<td>Entry:</td>
<td>EMV Contactless</td>
</tr>
<tr>
<td>Auth Code:</td>
<td>VE0000</td>
</tr>
<tr>
<td>Result:</td>
<td>APPROVED 0</td>
</tr>
<tr>
<td>Message:</td>
<td>AP</td>
</tr>
<tr>
<td>Available Card</td>
<td>*****</td>
</tr>
<tr>
<td>Balance:</td>
<td></td>
</tr>
<tr>
<td>Batch Num:</td>
<td></td>
</tr>
<tr>
<td>AID</td>
<td>A00000000311010</td>
</tr>
<tr>
<td>AID Name</td>
<td>Visa Credit</td>
</tr>
<tr>
<td>ATC</td>
<td>0014</td>
</tr>
<tr>
<td>AC</td>
<td>0335326F86A10E0F</td>
</tr>
<tr>
<td>TSI</td>
<td>0000</td>
</tr>
<tr>
<td>TVR</td>
<td>0000000000</td>
</tr>
</tbody>
</table>

Description _______________________

No Signature Required

Merchant Copy

REFUND POLICY TEST

-------------------------------

FOOTER
## Credit Card Transaction Field Descriptions

The following table defines the fields used when entering data for credit card transactions:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Register</td>
<td>The number of the register on which the transaction is performed.</td>
</tr>
<tr>
<td>PNRef</td>
<td>The PNRef is a unique number assigned to each transaction. This number is used for processing tip adjusts and refunds. This value is the Transaction # on the receipts and is the Ref # in the credit card detail reports.</td>
</tr>
<tr>
<td>Subtotal</td>
<td>Enter the amount of the sale.</td>
</tr>
<tr>
<td>Tax Amount</td>
<td>If applicable, enter the tax amount. This field is required to qualify for the lowest rates on commercial card transactions; enter $0.00 if the commercial card customer is tax exempt. Note: Entering the tax amount will adjust/increase the total amount of the transaction.</td>
</tr>
<tr>
<td>Tip Amount</td>
<td>If applicable, enter the tip amount.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>Virtual Terminal displays the total amount.</td>
</tr>
<tr>
<td>Card Number</td>
<td>Swipe, insert, or tap the card through the reader or manually enter the card number if the card is not present or cannot be read. Virtual Terminal recognizes and displays the card type based on the number entered. Note: This field must be manually entered if E-Commerce is the selected industry type. Note: If you are processing card-present transactions, and you are unable to swipe the customer's credit card for any reason, you must obtain an imprint of the card on a standard sales draft. Complete the sales draft including a signature and attach a copy to the printer-generated draft for your records. A signature without an imprint does not guarantee against chargebacks.</td>
</tr>
<tr>
<td>Expiration Date (MMYY)</td>
<td>For manually keyed transactions, enter the expiration date in MMYY format. This field auto-fills for swiped and EMV transactions.</td>
</tr>
<tr>
<td>Card Present</td>
<td>Select if the card is present at the point of sale.</td>
</tr>
<tr>
<td>Card Not Present</td>
<td>Select if the card is not present at the point of sale.</td>
</tr>
<tr>
<td>Recurring (against contract)</td>
<td>Select to indicate a recurring transaction.</td>
</tr>
<tr>
<td>Chip Card</td>
<td>For EMV fallback transactions that require manual entry because the chip fails and the magnetic stripe fails, select this option for manual entry fallback.</td>
</tr>
<tr>
<td>Auth Code</td>
<td>For force auth transactions, enter the approval code received from the voice center for this transaction.</td>
</tr>
<tr>
<td>Card Holder</td>
<td>For manually keyed transactions, enter the name of the cardholder. This field auto-fills for swiped and EMV transactions.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>If applicable, key the merchant’s unique reference number for the customer.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Email Address</td>
<td>Enter the customer's email address.</td>
</tr>
<tr>
<td>Street</td>
<td>Enter the customer's street address. This field is required for the lowest rates on keyed transactions.</td>
</tr>
<tr>
<td>City</td>
<td>Enter the city in which the cardholder lives.</td>
</tr>
<tr>
<td>Postal/Zip Code</td>
<td>Enter the customer’s ZIP code. This field is required to qualify for the lowest rates on keyed and commercial card transactions.</td>
</tr>
<tr>
<td>CV2</td>
<td>Enter the 3-digit security code on the back of the card or 4-digit code on the front of the card. Refer to <em>CVV Information</em> on page 115 for more information.</td>
</tr>
</tbody>
</table>
| CV Presence           | If applicable, select why the CV2 code is not provided. Reasons are:  
                          Not Submitted  
                          Illegible  
                          Not Present                                                                                                                                 |
| Invoice #             | If applicable, enter the Invoice number. The maximum length is 16 characters for American Express cards and 25 characters for all other cards. This field is required for the lowest rates on keyed transactions. |
| PO #                  | If applicable, enter the PO number. This field is required to qualify for the lowest rates on commercial card transactions.                                                                               |
| Force Duplicate       | If the current transaction is a duplicate of another transaction processed since midnight of the current day, select this option to force the transaction into the batch.                                         |
| Show Custom Fields?   | Select if you want to enter custom fields. The custom fields display below.  
                          **Note:** If at least one custom field is required, this box is checked by default and cannot be unchecked.                                               |
| Receipt Language      | Select the desired receipt language.  
                          **Note:** U.S. merchants must provide receipts in English for chargeback compliance. You may provide copies of the receipts in other languages in addition to the English copies. |
**Credit Card Transaction Receipt and Approval Information Field Descriptions**

The following table describes the information displayed on credit card transaction receipts and approval information:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Information</td>
<td>Displays the merchant’s name, street address, city, state, ZIP code, and phone number.</td>
</tr>
<tr>
<td>Merchant ID</td>
<td>The merchant’s unique Merchant ID.</td>
</tr>
<tr>
<td>Date and Time</td>
<td>The date and time of the transaction.</td>
</tr>
<tr>
<td>Balance Due</td>
<td>The remaining amount a customer owes when a prepaid credit card does not have enough funds to pay the total amount of the transaction.</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Type of transaction performed.</td>
</tr>
<tr>
<td>Transaction #</td>
<td>The PNRef number that uniquely identifies the transaction. The PNRef number is used for locating transactions for returns, pre-auth completes, tip adjustments, etc.</td>
</tr>
<tr>
<td>PNRef</td>
<td>See Transaction #.</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name.</td>
</tr>
<tr>
<td>Account</td>
<td>The card account number. Only the last 4 digits will print on the receipt.</td>
</tr>
<tr>
<td>Exp Date</td>
<td>The expiration date of the card. Masked for security purposes.</td>
</tr>
<tr>
<td>Card Type</td>
<td>Type of card used (VISA, MasterCard, Amex, etc.).</td>
</tr>
<tr>
<td>Issuer</td>
<td>See Card Type.</td>
</tr>
<tr>
<td>Street</td>
<td>The customer’s street address.</td>
</tr>
<tr>
<td>Zip/Postal Code</td>
<td>The customer’s ZIP code.</td>
</tr>
<tr>
<td>City</td>
<td>The customer’s city.</td>
</tr>
<tr>
<td>Customer Code</td>
<td>The code the merchant defines to identify the type of customer, for example, business or personal. This field can also be used for the PO Number.</td>
</tr>
<tr>
<td>URL</td>
<td>The URL of the merchant’s web site. Only displays in an eCommerce environment.</td>
</tr>
<tr>
<td>Commercial Card</td>
<td>Indicates whether the card used in the transaction was a commercial card or not.</td>
</tr>
<tr>
<td>Entry Legend</td>
<td>For EMV and contactless credit card transactions, the method used to read the chip.</td>
</tr>
<tr>
<td>Entry</td>
<td>The method used to enter card information.</td>
</tr>
<tr>
<td>Register #</td>
<td>The register number on which the transaction is performed.</td>
</tr>
<tr>
<td>MID</td>
<td>See Merchant ID.</td>
</tr>
<tr>
<td>Invoice #</td>
<td>Based on setup, the invoice number for the order.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>PO #</td>
<td>Based on setup, the purchase number for the order.</td>
</tr>
<tr>
<td>PO Number</td>
<td>See PO #.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>The merchant's unique reference number for the customer.</td>
</tr>
<tr>
<td>Auth Code</td>
<td>The authorization number assigned by the cardholder's issuing bank.</td>
</tr>
<tr>
<td>Result</td>
<td>Indicates whether the transaction was APPROVED or DECLINED.</td>
</tr>
<tr>
<td>Message</td>
<td>The additional information returned by the host regarding the transaction.</td>
</tr>
<tr>
<td>AVS Response</td>
<td>Displays the Address Verification Service Code returned by the cardholder's issuing bank. Refer to AVS Response Codes on page 314 for response values and descriptions.</td>
</tr>
<tr>
<td>CV Result</td>
<td>Displays the Card Verification Number Code returned by the cardholder's issuing bank. Refer to CVV Response Codes on page 315 for response values and descriptions.</td>
</tr>
<tr>
<td>Available Card Balance</td>
<td>The remaining balance on the prepaid credit card. Masked on the merchant copy of the receipt.</td>
</tr>
<tr>
<td>Batch Num</td>
<td>The number of the batch in which the transaction is stored.</td>
</tr>
<tr>
<td>Host Ref</td>
<td>The transaction number in the host's batch.</td>
</tr>
<tr>
<td>Trans Id</td>
<td>The reference number assigned by the host to the transaction.</td>
</tr>
<tr>
<td>Val Code</td>
<td>The code assigned by the specific card association and indicates the condition of the magnetic stripe read off the credit card by the POS device. Returned by the host during processing.</td>
</tr>
<tr>
<td>AID</td>
<td>For EMV transactions only. The application identifier (AID) is a value identifying the type of card and the tender type.</td>
</tr>
<tr>
<td>AID Name</td>
<td>For EMV transactions only. The application identifier (AID) name is the type of card and the tender type.</td>
</tr>
<tr>
<td>ATC</td>
<td>For EMV transactions only. The application transaction counter (ATC) is the number of transactions performed by the EMV card.</td>
</tr>
<tr>
<td>AC</td>
<td>For EMV transactions only. The application cryptogram (AC) is the cryptogram generated by the EMV card.</td>
</tr>
<tr>
<td>TSI</td>
<td>For EMV transactions only. The transaction status information (TSI) is a value that indicates the processing steps performed for the current transaction.</td>
</tr>
<tr>
<td>TVR</td>
<td>For EMV transactions only. The terminal verification results (TVR) is the terminal's transaction status in response to the EMV card.</td>
</tr>
<tr>
<td>Description</td>
<td>The line that allows the merchant to describe the type of goods or services purchased. (Merchandise, Groceries, etc.). This line should be filled in by the merchant for chargeback protection.</td>
</tr>
<tr>
<td>Subtotal</td>
<td>The amount of the transaction before tax or tip.</td>
</tr>
<tr>
<td>Sale Tax Amt</td>
<td>The sales tax amount of the sale.</td>
</tr>
<tr>
<td><strong>Field</strong></td>
<td><strong>Description</strong></td>
</tr>
<tr>
<td>---------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Tip Amt</td>
<td>The tip amount for the transaction.</td>
</tr>
<tr>
<td>Total Amt</td>
<td>The total amount of the transaction.</td>
</tr>
<tr>
<td>Signature</td>
<td>The line on which the customer signs the merchant’s copy of the receipt.</td>
</tr>
<tr>
<td>Receipt Legend</td>
<td>Indicates whether the receipt is the cardholder copy or the merchant copy.</td>
</tr>
<tr>
<td>Message</td>
<td>A message indicating agreement to pay for the goods or services.</td>
</tr>
</tbody>
</table>
CVV Information

A Credit Card Verification Value (CVV) is used by Visa, MasterCard, American Express and Discover to reduce the merchant’s risk in Card Not Present transactions (Internet, telephone, or mail-order). It is a three or four digit code imprinted on the credit card that adds assurance that the consumer placing the transaction has physical possession of the credit card.

VISA CVV2

The CVV2 (Card Verification Value) is the last three digits after the credit card number on the back of the card in the signature area.

MasterCard CVC2

The CVC2 (Card Validation Code) is the last three digits after the credit card number on the back of the card in the signature area.

Discover CID

The CID (Card Identification) is the last three digits after the credit card number on the back of the card in the signature area.

American Express CID

The American Express CID (Card Identification) is the four digits printed on the front of the card, above and to the right of the embossed credit card number.
Debit Card Transaction Processing

Overview

This chapter describes procedures for entering debit card transactions into Virtual Terminal. For debit cards, you can enter the card information by swiping the card through the card reader attached to the PC or, for EMV cards, by inserting the chip side of the card into the card reader or holding the card near the card reader’s screen. An attached PIN pad is required for the customer to enter a PIN. Virtual Terminal supports the following debit card transactions:

- Debit Card Sale (with Cash Back)
- Debit Card Return

These transactions are unavailable if your account only allows reporting.

Note: If the VX 805 PIN pad is connected to support EMV cards along with debit and EBT PIN transactions, the Credit and Debit options are merged on the main menu.
Debit Card Sale Transaction (with Cash Back)

The debit card sale transaction is used when a customer uses a debit card as payment for goods or services. The Cash Back feature is available.

Note: To process Debit transactions, a card swipe device and PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for information on connecting and setting up a card swipe device and PIN pad.

In a debit sale transaction, Virtual Terminal records the card information along with the dollar amount of the sale and the customer enters his/her Personal Identification Number (PIN) on the PIN pad. Virtual Terminal transmits this information to the host. The host contacts the debit card issuer which authorizes the transaction by determining whether the card is valid and can be used for the sale amount. Unlike a Credit Card Sale transaction, the bank immediately deducts the amount of the transaction from the cardholder’s account.

To enter a debit card sale transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click Virtual Terminals.
2. From the Virtual Terminals menu, click Debit. The Debit Sale screen displays with the Sale tab selected.
3. Complete the required transaction fields. See Debit Card Transaction Field Descriptions on page 131 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
4. Click Get Pin. The customer is prompted to enter his/her PIN on the PIN pad.

Waiting for Pin.
5. The customer enters his/her PIN and presses **Enter** on the PIN pad. If the correct PIN is entered, "Pin entered" displays.

6. Click **Process**.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *Debit Card Transaction Receipt and Approval Information Field Descriptions* on page 133.

![Receipt Example](image)

**APPROVED**

<table>
<thead>
<tr>
<th>Date</th>
<th>5/6/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>4:35 PM EDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>PNRef</td>
<td>246107502</td>
</tr>
<tr>
<td>Account</td>
<td>****************3221</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Issuer</td>
<td>Debit</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Swiped</td>
</tr>
<tr>
<td>Entry Legend</td>
<td>Swiped</td>
</tr>
<tr>
<td>AuthCode</td>
<td>100222</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Result Code</td>
<td>0</td>
</tr>
<tr>
<td>Message</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Batch Number</td>
<td>1344</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$10.00</td>
</tr>
<tr>
<td>Cash Back</td>
<td>$20.00</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$30.00</td>
</tr>
</tbody>
</table>
### Debit Card Sale Receipt

<table>
<thead>
<tr>
<th>Description</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Subtotal:</td>
<td>$10.00</td>
</tr>
<tr>
<td>Tip Amt:</td>
<td></td>
</tr>
<tr>
<td>Cash back:</td>
<td>$20.00</td>
</tr>
<tr>
<td>Total Amt (USD):</td>
<td></td>
</tr>
</tbody>
</table>

No Signature Required

**Merchant Copy**

REFUND POLICY TEST

**************

FOOTER
Debit Card EMV/Contactless Sale Transaction (with Cash Back)

The debit card sale transaction is used when a customer uses an EMV or contactless debit card as payment for goods or services. The Cash Back feature is available.

Note: To process Debit EMV/contactless transactions, a VeriFone VX 805 PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for more information.

In a debit sale transaction, Virtual Terminal records the card information along with the dollar amount of the sale and the customer enters his/her Personal Identification Number (PIN) on the PIN pad. Virtual Terminal transmits this information to the host. The host contacts the debit card issuer which authorizes the transaction by determining whether the card is valid and can be used for the sale amount. Unlike a Credit Card Sale transaction, the bank immediately deducts the amount of the transaction from the cardholder’s account.

To enter a debit card sale transaction into Virtual Terminal using an EMV or contactless card, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit/Debit.

   The Credit/Debit Card Sale screen displays:
2. Enter the **Subtotal**, **Tax Amount**, and **Tip Amount**.

3. Click **Get Card Data**.

4. Have the customer follow the instructions on the card reader:
   
   **Note:** *The card reader's prompts will vary depending on whether the customer inserts, taps, or swipes their card.*

   - Insert, tap, or swipe the card.
   - Select the card type.
   - Press **Enter** to confirm the amount.
   - Select whether to receive cashback. If so, select the cashback amount.
   - Press **Enter** to confirm the total.
   - Enter the PIN and then press **Enter**.

   Virtual Terminal displays **Waiting for Customer** while the customer enters the card data.

   When the customer finishes entering card data, Virtual Terminal displays **Customer has confirmed amount, please select Process**.

5. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See **Debit Card Transaction Field Descriptions** on page 131 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

6. Click **Process**. If the customer's card is still inserted in the card reader, ask the customer to remove it.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *Debit Card Transaction Receipt and Approval Information Field Descriptions* on page 133.

```
PNRef   2458690083
Host Ref 0205
Date     8/31/2015
Time     2:44:09 PM EDT
Register # 1
Trans Type Sale
Name      John Doe
Issuer    Debit
Account   *******0671
Exp Date  ****
Entry Legend Chip Read
Entry Method EMV
Subtotal  $7.05
Total Amt $7.05
Result    Approved
Result Code 0
AuthCode  100573
Message   APPROVED
Batch Number 1306
AID Name   Interlink
AID        A0000000033010
TVR        80080048000
TSI        6800
AC         E76132EE979D59FB
ATC        0003
```
Debit Card EMV/Contactless Sale Receipt

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptance</td>
<td>24060101 - Retail</td>
</tr>
<tr>
<td>10 Glenlake Pkwy</td>
<td>Atlanta, GA 30319</td>
</tr>
<tr>
<td>404-123-1234</td>
<td>24060101</td>
</tr>
<tr>
<td>Merchant ID</td>
<td>24060101</td>
</tr>
<tr>
<td>Date</td>
<td>8/31/2015</td>
</tr>
<tr>
<td>Time</td>
<td>2:44:09 PM</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>Transaction #</td>
<td>245859083</td>
</tr>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Account</td>
<td>**************0671</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Card Type</td>
<td>Debit</td>
</tr>
<tr>
<td>Entry Legend</td>
<td>Chip Read</td>
</tr>
<tr>
<td>Entry</td>
<td>EMV</td>
</tr>
<tr>
<td>Auth Code</td>
<td>100573</td>
</tr>
<tr>
<td>Result</td>
<td>Approved- 0</td>
</tr>
<tr>
<td>Message</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Batch Num</td>
<td>1306</td>
</tr>
<tr>
<td>AID</td>
<td>A00000000033010</td>
</tr>
<tr>
<td>AID Name</td>
<td>Interlink</td>
</tr>
<tr>
<td>ATC</td>
<td>0003</td>
</tr>
<tr>
<td>AC</td>
<td>E76132EE979D59FB</td>
</tr>
<tr>
<td>TSI</td>
<td>6800</td>
</tr>
<tr>
<td>TVR</td>
<td>3080048000</td>
</tr>
</tbody>
</table>

Subtotal: $7.05
Tip Amt: 

Total Amt (USD): 

No Signature Required

Merchant Copy

Thank you customer!
Debit Card Return Transaction

Enter a debit card return transaction to process returns or the return of merchandise from a debit card sale that occurred in a previous batch.

Note: To process Debit transactions, a card swipe device and PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for information on connecting and setting up a card swipe device and PIN pad.

In a debit return transaction, Virtual Terminal records the debit card information, along with the dollar amount of the return and transmits this information to the host. The host authorizes the transaction and the return amount is credited back to the cardholder’s account.

To enter a debit card return transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click Virtual Terminals.
2. From the Virtual Terminals menu, click Debit. The Debit Sale screen displays with the Sale tab selected.
3. Select the Return tab.
4. Complete the required transaction fields. See Debit Card Transaction Field Descriptions on page 131 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
5. Click Get Pin. The customer is prompted to enter his/her PIN on the PIN pad.
6. The customer enters his/her PIN and presses Enter on the PIN pad. If the correct PIN is entered, "Pin entered" displays.
7. Click Process.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *Debit Card Transaction Receipt and Approval Information Field Descriptions* on page 133.

```
| Date       | 5/9/2016            |
| Time       | 5:22 PM EDT         |
| Trans Type | Return              |
| PNRof      | 245107520           |
| Name       | John Doe            |
| Account    | *****************3221 |
| Exp Date   | ****                |
| Issuer     | Debit               |
| Entry Method | Swiped            |
| Entry Legend | Swiped           |
| AuthCode   | 100500              |
| Result     | Approved            |
| Result Code| 0                   |
| Message    | APPROVED            |
| Batch Number | 1344              |
| Subtotal   | $5.00               |
| Total Amt  | $6.00               |
| Customer ID | 1234567890         |
| Invoice#   | 123                 |
| Email Address | sample@company.com |
```
Debit Card Return Receipt

Acceptance 24060101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30319
404-122-1234

Merchant ID 24060101

Date: 5/9/2016  Time: 5:22 PM

Trans Type: Return
Transaction #: 246107520
Name: John Doe
Account: ***************3221
Exp Date: ****
Card Type: Debit
Email Address: sample@company.com
Entry Legend: Swiped
Entry: Swiped
Invoice #: 123
Customer ID: 1234567890
Auth Code: 100500
Result: Approved- 0
Message: APPROVED
Batch Num: 1344

Description ____________________________

Subtotal: $5.00
Total Amt (USD): $6.00

No Signature Required

Merchant Copy

REFUND POLICY TEST

****************************

FOOTER
Debit Card EMV/Contactless Return Transaction

Enter a debit card return transaction to process returns or the return of merchandise from a debit card EMV or contactless sale that occurred in a previous batch.

Note: To process Debit EMV/contactless transactions, a VeriFone VX 805 PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for more information.

In a debit EMV return transaction, Virtual Terminal records the debit card information, along with the dollar amount of the return and transmits this information to the host. The host authorizes the transaction and the return amount is credited back to the cardholder’s account.

To enter a debit card return transaction into Virtual Terminal using an EMV or contactless card, follow these steps:

1. From the Main Menu, select Virtual Terminals and click Credit/Debit. Click the Return tab.

   The Credit/Debit Card Return screen displays:
2. If the PNRef is available, enter the PNRef (Reference Number) of the original transaction to have Virtual Terminal fill in the transaction details automatically. It can be found on the receipt in the Transaction # field or in the debit card detail report in the Ref # field.

![Transaction Details]

Press the Tab key to display the details of the original sale transaction. Continue to step 6.

Otherwise, if the PNRef is unavailable, enter the Subtotal and Tax Amount.

3. Click Get Card Data.

4. Have the customer follow the instructions on the card reader:

   **Note:** The card reader's prompts will vary depending on whether the customer inserts, taps, or swipes their card.
   
   - Insert, tap, or swipe the card.
   - Select the card type.
   - Press Enter to confirm the amount.
   - Enter the PIN and then press Enter.

   Virtual Terminal displays Waiting for Customer while the customer enters the card data. When the customer finishes entering card data, Virtual Terminal displays Customer has confirmed amount, please select Process.

5. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See Debit Card Transaction Field Descriptions on page 131 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

6. Click Process. If the customer's card is inserted in the card reader, the card reader beeps. Ask the customer to remove his or her card.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *Debit Card Transaction Receipt and Approval Information Field Descriptions* on page 133.

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>PNRef</td>
<td>245859084</td>
</tr>
<tr>
<td>Host Ref</td>
<td>0206</td>
</tr>
<tr>
<td>Date</td>
<td>8/31/2015</td>
</tr>
<tr>
<td>Time</td>
<td>2:46:46 PM EDT</td>
</tr>
<tr>
<td>Register #</td>
<td>1</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Return</td>
</tr>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Issuer</td>
<td>Debit</td>
</tr>
<tr>
<td>Account</td>
<td>**********0671</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Entry Legend</td>
<td>Chip Read</td>
</tr>
<tr>
<td>Entry Method</td>
<td>EMV</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$7.05</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$7.05</td>
</tr>
<tr>
<td>Result</td>
<td>Approved</td>
</tr>
<tr>
<td>Result Code</td>
<td>0</td>
</tr>
<tr>
<td>AuthCode</td>
<td>100578</td>
</tr>
<tr>
<td>Message</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Batch Number</td>
<td>1306</td>
</tr>
</tbody>
</table>

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# Debit Card EMV/Contactless Return Receipt

<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptance</td>
<td>24060101 - Retail</td>
</tr>
<tr>
<td>Address</td>
<td>10 Glenlake Pkwy</td>
</tr>
<tr>
<td>City</td>
<td>Atlanta</td>
</tr>
<tr>
<td>State</td>
<td>GA</td>
</tr>
<tr>
<td>Zip</td>
<td>30319</td>
</tr>
<tr>
<td>Phone</td>
<td>404-123-1234</td>
</tr>
<tr>
<td>Merchant ID</td>
<td>24060101</td>
</tr>
<tr>
<td>Date</td>
<td>8/31/2015</td>
</tr>
<tr>
<td>Time</td>
<td>2:46:46 PM</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Return</td>
</tr>
<tr>
<td>Transaction #:</td>
<td>245850084</td>
</tr>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Account</td>
<td>************0671</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Card Type</td>
<td>Debit</td>
</tr>
<tr>
<td>Entry Legend</td>
<td>Chip Read</td>
</tr>
<tr>
<td>Entry:</td>
<td>EMV</td>
</tr>
<tr>
<td>Auth Code</td>
<td>100578</td>
</tr>
<tr>
<td>Result:</td>
<td>Approved- 0</td>
</tr>
<tr>
<td>Message:</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Batch Num:</td>
<td>1306</td>
</tr>
</tbody>
</table>

**Subtotal:** $7.05  
**Total Amt (USD):** $7.05  

No Signature Required

**Merchant Copy**

Thank you customer!
Debit Card Transaction Field Descriptions

The following table defines the fields used when entering data for debit card transactions:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Register</td>
<td>The register number on which the transaction is performed.</td>
</tr>
<tr>
<td>PNRef</td>
<td>The PNRef is a unique number assigned to each transaction in Virtual Terminal. This number is used for processing Returns. This value is the Transaction # on the receipts and is the Ref # in the debit card detail reports.</td>
</tr>
<tr>
<td>Subtotal</td>
<td>Key the amount of the sale.</td>
</tr>
<tr>
<td>Tax Amount</td>
<td>If applicable, enter the tax amount.</td>
</tr>
<tr>
<td>Note:</td>
<td>Entering the tax amount will adjust/increase the total amount of the transaction.</td>
</tr>
<tr>
<td>Tip Amount</td>
<td>If applicable, key the tip amount.</td>
</tr>
<tr>
<td>Cash Back</td>
<td>If applicable, key cash back amount.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>Virtual Terminal displays the total amount.</td>
</tr>
<tr>
<td>Card Number</td>
<td>Swipe, insert, or tap the card through the reader or manually enter the cardholder's debit card.</td>
</tr>
<tr>
<td>Expiration Date (MMYY)</td>
<td>For manually keyed transactions, enter the expiration date in MMYY format. This field auto-fills for swiped and EMV transactions.</td>
</tr>
<tr>
<td>Card Present</td>
<td>Select if the card is present at the point of sale.</td>
</tr>
<tr>
<td>Card Not Present</td>
<td>Not applicable. Debit cards must be present at the point of sale.</td>
</tr>
<tr>
<td>Recurring (against contract)</td>
<td>Select to indicate a recurring transaction.</td>
</tr>
<tr>
<td>Chip Card</td>
<td>For EMV fallback transactions that require manual entry because the chip fails and the magnetic stripe fails, select this option for manual entry fallback.</td>
</tr>
<tr>
<td>Card Holder</td>
<td>Displays the name of the cardholder.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>If applicable, key the merchant’s unique reference number for the customer.</td>
</tr>
<tr>
<td>Email Address</td>
<td>Customer's email address.</td>
</tr>
<tr>
<td>Street</td>
<td>Displays for EMV transactions. Not applicable for debit cards.</td>
</tr>
<tr>
<td>City</td>
<td>Displays for EMV transactions. Not applicable for debit cards.</td>
</tr>
<tr>
<td>Postal/Zip Code</td>
<td>Displays for EMV transactions. Not applicable for debit cards.</td>
</tr>
<tr>
<td>CV2</td>
<td>Displays for EMV transactions. Not applicable for debit cards.</td>
</tr>
<tr>
<td>CV Presence</td>
<td>Displays for EMV transactions. Not applicable for debit cards.</td>
</tr>
<tr>
<td>Invoice Number</td>
<td>If applicable, key the invoice number. The maximum length is 25 characters.</td>
</tr>
<tr>
<td>PO #</td>
<td>If applicable, enter the PO number.</td>
</tr>
<tr>
<td>Field</td>
<td>Action</td>
</tr>
<tr>
<td>----------------------</td>
<td>-------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Force Duplicate</td>
<td>If the current transaction is a duplicate of another transaction processed since midnight of the current day, selecting this option will allow you to force the transaction into the batch.</td>
</tr>
<tr>
<td>Show Custom Fields?</td>
<td>Indicate by checking the box if you want to key custom fields. Checking this box displays the Custom fields below. <strong>Note:</strong> <em>If at least one custom field is required, this box is checked by default and cannot be unchecked</em></td>
</tr>
<tr>
<td>Receipt Language</td>
<td>Select the desired receipt language.</td>
</tr>
</tbody>
</table>
**Debit Card Transaction Receipt and Approval Information Field Descriptions**

The following table describes the information that displays on debit card transaction receipts and approval information:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Information</td>
<td>Displays the merchant’s name, street address, city, state, ZIP code, and phone number.</td>
</tr>
<tr>
<td>Merchant ID</td>
<td>The merchant’s unique Merchant ID.</td>
</tr>
<tr>
<td>Date and Time</td>
<td>The date and time of the transaction.</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Type of transaction performed.</td>
</tr>
<tr>
<td>Transaction #</td>
<td>The PNRef number that uniquely identifies the transaction. The PNRef number is used for Debit return transactions.</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name.</td>
</tr>
<tr>
<td>Account</td>
<td>Card account number.</td>
</tr>
<tr>
<td>Exp Date</td>
<td>Expiration Date of the card. Masked for security purposes.</td>
</tr>
<tr>
<td>Card Type</td>
<td>Type of card used. Blank for debit transactions.</td>
</tr>
<tr>
<td>Customer Code</td>
<td>Code defined by the merchant used to identify the type of customer, for example, business or personal. This field can also be used for the PO Number.</td>
</tr>
<tr>
<td>Entry Legend</td>
<td>For EMV and contactless credit card transactions, the method used to read the chip.</td>
</tr>
<tr>
<td>Entry</td>
<td>The method used to enter card information.</td>
</tr>
<tr>
<td>Invoice #</td>
<td>Based on setup, the invoice number for the order.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>The merchant’s unique reference number for the customer.</td>
</tr>
<tr>
<td>AuthCode</td>
<td>Authorization number assigned by the cardholder’s issuing bank.</td>
</tr>
<tr>
<td>Result</td>
<td>Indicates whether the transaction was APPROVED or DECLINED.</td>
</tr>
<tr>
<td>Message</td>
<td>Additional information returned by the host regarding the transaction.</td>
</tr>
<tr>
<td>Batch Num</td>
<td>The number of the batch in which the transaction is stored.</td>
</tr>
<tr>
<td>AID</td>
<td>For EMV transactions only. The application identifier (AID) is a value identifying the type of card and the tender type.</td>
</tr>
<tr>
<td>AID Name</td>
<td>For EMV transactions only. The application identifier (AID) name is the type of card and the tender type.</td>
</tr>
<tr>
<td>ATC</td>
<td>For EMV transactions only. The application transaction counter (ATC) is the number of transactions performed by the EMV card.</td>
</tr>
<tr>
<td>AC</td>
<td>For EMV transactions only. The application cryptogram (AC) is the cryptogram generated by the EMV card.</td>
</tr>
<tr>
<td><strong>Field</strong></td>
<td><strong>Description</strong></td>
</tr>
<tr>
<td>------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>TSI</td>
<td>For EMV transactions only. The transaction status information (TSI) is a value that indicates the processing steps performed for the current transaction.</td>
</tr>
<tr>
<td>TVR</td>
<td>For EMV transactions only. The terminal verification results (TVR) is the terminal's transaction status in response to the EMV card.</td>
</tr>
<tr>
<td>Description</td>
<td>The line that allows the merchant to describe the type of goods or services purchased. (Merchandise, Groceries, etc.).</td>
</tr>
<tr>
<td>Subtotal</td>
<td>The amount of the sale.</td>
</tr>
<tr>
<td>Tip Amt</td>
<td>The tip amount for the transaction.</td>
</tr>
<tr>
<td>Cash Back</td>
<td>The cash back amount for the transaction.</td>
</tr>
<tr>
<td>Total Amt</td>
<td>Total amount of the transaction.</td>
</tr>
<tr>
<td>Receipt Legend</td>
<td>Indicates whether the receipt is the cardholder copy or the merchant copy.</td>
</tr>
<tr>
<td>Message</td>
<td>A message indicating agreement to pay for the goods or services.</td>
</tr>
</tbody>
</table>
EBT Card Transaction Processing

Overview

This chapter describes procedures for entering EBT card transactions into Virtual Terminal. For EBT cards, you can enter the card information by swiping the card through the card reader attached to the PC or by entering it manually (for example, if the card cannot be swiped). However, you must have a PIN pad attached to your PC for the customer to enter a PIN. Virtual Terminal supports the following EBT card transactions:

- Food Stamp Sale
- Cash Benefit Sale
- Food Stamp Voucher
- Food Stamp Return
- Balance Inquiry

These transactions are unavailable if your account only allows reporting.
**Food Stamp Sale Transaction**

The food stamp sale transaction is used when a customer uses an EBT card as payment for food.

**Note:** To process EBT transactions, a PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for information on connecting and setting up a card swipe device and PIN pad.

In a food stamp sale transaction, Virtual Terminal records the card information along with the dollar amount of the sale and the customer enters his/her Personal Identification Number (PIN) on the PIN pad. Virtual Terminal transmits this information to the host. The host contacts the issuer which authorizes the transaction by determining whether the card is valid and can be used for the sale amount.

To enter a food stamp sale transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click Virtual Terminals.
2. From the Virtual Terminals menu, click EBT. The food stamp sale screen displays with the Food Stamp Sale tab selected.

3. Enter the Subtotal.
4. Enter the customer's card information, Card Number and Expiration Date, or click Get Card Swipe.

   If you click Get Card Swipe, have the customer follow the instructions on the PIN pad:

   **Note:** The PIN pad will incorrectly prompt the customer to "Insert, swipe, or tap card." If the customer chooses to use the PIN pad, they must swipe the card.
   - Swipe the card.
   - Press Enter to confirm the amount.
• Enter the PIN and then press Enter.

5. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See EBT Card Transaction Field Descriptions on page 152 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

6. If not greyed out, click Get Pin. The customer is prompted to enter his/her PIN on the PIN pad.

The customer enters his/her PIN and presses Enter on the PIN pad. If the correct PIN is entered, "Pin entered" displays.

7. Click Process.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see EBT Card Transaction Receipt and Approval Information Field Descriptions on page 153.
Food Stamp Sale Receipt

Acceptance 24060101 - Retail
10 Ghislain Pkwy
Atlanta, GA 30339
404-123-1234
Merchant ID 24060101

Date: 8/25/2015 Time: 2:46 PM

Transaction #: 245835158
Name: John Doe
Account: ************0119
Exp Date: ****
Card Type: EBT
Email Address: test@email.com
Entry: Swiped
Invoice #: 123
Auth Code: 100181
Result: Approved
Message: APPROVED
Food Stamp Balance
Amount: $5.00
Cash Benefit Balance
Amount: $5.00
Batch Num: 1306

Description

Subtotal: $5.00

Total Amt (USD): $5.00

No Signature Required

Merchant Copy

Have a nice day.
**Cash Benefit Sale Transaction**

The cash benefit sale transaction is used when a customer uses an EBT card to purchase any item at a participating retailer and to also receive cash back.

**Note:** To process EBT transactions, a PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for information on connecting and setting up a card swipe device and PIN pad.

In a cash benefit sale transaction, Virtual Terminal records the card information along with the dollar amount and the customer enters his/her Personal Identification Number (PIN) on the PIN pad. Virtual Terminal transmits this information to the host. The host contacts the EBT card issuer which authorizes the transaction by determining whether the card is valid and can be used for the amount.

To enter a cash benefit sale transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click **Virtual Terminals**.
2. From the Virtual Terminals menu, click **EBT**. The Food Stamp Sale screen displays with the Food Stamp Sale tab selected.
3. Select the **Cash Benefit Sale** tab.
4. Enter the **Subtotal**.
5. Enter the customer's card information, **Card Number** and **Expiration Date**, or click **Get Card Swipe**.
   
   If you click **Get Card Swipe**, have the customer follow the instructions on the PIN pad:
   
   **Note:** The PIN pad will incorrectly prompt the customer to "Insert, swipe, or tap card." If the customer chooses to use the PIN pad, they must swipe the card.
• Swipe the card.
• Press Enter to confirm the amount.
• Select whether to receive cashback. If so, select the cashback amount.
• Press Enter to confirm the total.
• Enter the PIN and then press Enter.

6. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See EBT Card Transaction Field Descriptions on page 152 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

7. If not greyed out, click Get Pin. The customer is prompted to enter his/her PIN on the PIN pad.

   Waiting for Pin.

The customer enters his/her PIN and presses Enter on the PIN pad. If the correct PIN is entered, "Pin entered" displays.

8. Click Process.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see EBT Card Transaction Receipt and Approval Information Field Descriptions on page 153.
Cash Benefit Sale Receipt

Acceptance 24060101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30329
404-123-1234
Merchant ID 24060101

Date: 8/25/2015  Time: 2:54 PM

Trans Type: Cash Benefit Sale

Transaction #: 245835161
Name: John Doe
Account: ************0119
Exp Date: ****
Card Type: EBT
Email Address: test@email.com
Entry: Swiped
Invoice #: 123
Auth Code: 100188
Result: APPROVED
Message: APPROVED
Cash Benefit Balance: ******
Amount: 1306
Batch Num: 1306

Description

Subtotal: $5.00
Cash back: $20.00

Total Amt (USD): $25.00

No Signature Required

Merchant Copy

Have a nice day.
**Food Stamp Voucher Transaction**

The food stamp voucher transaction is a food stamp sale transaction that could not be submitted to the host for authorization, usually because the transaction had to be authorized over the phone using voice authorization. The food stamp voucher transaction adds the voice-authorized transaction to the batch. Food stamp voucher transactions require both the approval code that you received during voice authorization and the voucher number.

To enter a food stamp voucher transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click **Virtual Terminals**.
2. From the Virtual Terminals menu, click **EBT**. The Food Stamp Sale screen displays with the Food Stamp Sale tab selected.
3. Select the **Food Stamp Voucher** tab.
4. Enter the **Subtotal**.
5. Enter the customer's card information, **Card Number** and **Expiration Date**, or click **Get Card Swipe**.
   - If you click **Get Card Swipe**, have the customer follow the instructions on the PIN pad:
     - **Note:** The PIN pad will incorrectly prompt the customer to "Insert, swipe, or tap card." If the customer chooses to use the PIN pad, they must swipe the card.
     - Swipe the card.
6. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See **EBT Card Transaction Field Descriptions** on page 152 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
7. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *EBT Card Transaction Receipt and Approval Information Field Descriptions* on page 153.
Food Stamp Voucher Receipt

Acceptance 24060101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30329
404-121-1234
Merchant ID 24060101

Date: 8/25/2015  Time: 3:09 PM

Trans Type: Food Stamp Voucher
Transaction #: 245835163
Name: John Doe
Account: ************0110
Exp Date: ****
Card Type: EBT
Email Address: test@email.com
Entry: Swiped
Invoice #: 123
Auth Code: 100200
Result: APPROVED
Message: APPROVED
Food Stamp Balance
Amount:
Cash Benefit Balance
Amount:
Batch Num: 1306

Description __________________________

Subtotal: $5.00
Total Amt (USD): $5.00
No Signature Required

Merchant Copy

Have a nice day.
Food Stamp Return Transaction

Enter a food stamp return transaction to process returns from a sale that occurred previously.

Note: To process EBT transactions, a PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for information on connecting and setting up a card swipe device and PIN pad.

In a food stamp return transaction, Virtual Terminal records the EBT card information, along with the dollar amount of the return and transmits this information to the host. The host authorizes the transaction and the return amount is credited back to the cardholder’s account.

To enter a food stamp return transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click Virtual Terminals.
2. From the Virtual Terminals menu, click EBT. The Food Stamp Sale screen displays with the Food Stamp Sale tab selected.
3. Select the Food Stamp Return tab.
4. Enter the **PNRef** and press **Tab**. The transaction fields populate automatically:

![Transaction Fields](image)

5. Change the **Subtotal** amount if necessary.

6. Enter the customer's card information, **Card Number** and **Expiration Date**, or click **Get Card Swipe**.

   If you click **Get Card Swipe**, have the customer follow the instructions on the PIN pad:

   **Note:** The PIN pad will incorrectly prompt the customer to "Insert, swipe, or tap card." If the customer chooses to use the PIN pad, they must swipe the card.

   - Swipe the card.
   - Press **Enter** to confirm the amount.
   - Enter the PIN and then press **Enter**.

7. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See *EBT Card Transaction Field Descriptions* on page 152 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

8. If not greyed out, click **Get Pin**. The customer is prompted to enter his/her PIN on the PIN pad.

   ![Waiting for Pin](image)

   The customer enters his/her PIN and presses **Enter** on the PIN pad. If the correct PIN is entered, "Pin entered" displays.

9. Click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**.

Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *EBT Card Transaction Receipt and Approval Information Field Descriptions* on page 153.

![Receipt Example]

---

**Receipt Example**

<table>
<thead>
<tr>
<th>Date</th>
<th>8/25/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>3:22 PM EDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Food Stamp Return</td>
</tr>
<tr>
<td>PNRef</td>
<td>246838536</td>
</tr>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Account</td>
<td>**********0119</td>
</tr>
<tr>
<td>Exp Date</td>
<td>****</td>
</tr>
<tr>
<td>Issuer</td>
<td>EBT</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Swiped</td>
</tr>
<tr>
<td>Auth Code</td>
<td>100233</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Message</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Batch Number</td>
<td>1306</td>
</tr>
<tr>
<td>Host Ref</td>
<td>0074</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$5.00</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$5.00</td>
</tr>
<tr>
<td>Food Stamp Balance Amount</td>
<td>0.00</td>
</tr>
<tr>
<td>Cash Benefit Balance Amount</td>
<td>0.00</td>
</tr>
<tr>
<td>Invoice#</td>
<td>123</td>
</tr>
<tr>
<td>Register #</td>
<td>1</td>
</tr>
<tr>
<td>Email Address</td>
<td><a href="mailto:test@email.com">test@email.com</a></td>
</tr>
</tbody>
</table>
**Food Stamp Return Receipt**

<table>
<thead>
<tr>
<th>Acceptance 24060101 - Retail</th>
<th>24060101</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Glenlake Pkwy</td>
<td></td>
</tr>
<tr>
<td>Atlanta, GA 30339</td>
<td></td>
</tr>
<tr>
<td>404-121-1234</td>
<td></td>
</tr>
<tr>
<td>Merchant ID</td>
<td></td>
</tr>
<tr>
<td>Date: 8/25/2015</td>
<td>Time: 3:22 PM</td>
</tr>
<tr>
<td>Trans Type: Food Stamp Return</td>
<td></td>
</tr>
<tr>
<td>Transaction #: 24533536</td>
<td></td>
</tr>
<tr>
<td>Name: John Doe</td>
<td></td>
</tr>
<tr>
<td>Account: 0110</td>
<td></td>
</tr>
<tr>
<td>Exp Date: ****</td>
<td></td>
</tr>
<tr>
<td>Card Type: EBT</td>
<td></td>
</tr>
<tr>
<td>Email Address: <a href="mailto:test@email.com">test@email.com</a></td>
<td></td>
</tr>
<tr>
<td>Entry: Swiped</td>
<td></td>
</tr>
<tr>
<td>Invoice #: 123</td>
<td></td>
</tr>
<tr>
<td>Auth Code: 100233</td>
<td></td>
</tr>
<tr>
<td>Result: APPROVED</td>
<td></td>
</tr>
<tr>
<td>Message: APPROVED</td>
<td></td>
</tr>
<tr>
<td>Food Stamp Balance Amount:</td>
<td></td>
</tr>
<tr>
<td>Cash Benefit Balance Amount:</td>
<td></td>
</tr>
<tr>
<td>Batch Num: 1306</td>
<td></td>
</tr>
</tbody>
</table>

Description _________________

Subtotal: $5.00

Total Amt (USD): $5.00

No Signature Required

Merchant Copy

Have a nice day.
**Balance Inquiry Transaction**

The balance inquiry transaction is used when a customer wants to know the balance of his/her food stamps/cash benefits.

**Note:** To process EBT transactions, a PIN pad must be connected to the PC and configured. Refer to Setting Up Devices on page 242 for information on connecting and setting up a card swipe device and PIN pad.

In a balance inquiry transaction, Virtual Terminal records the card information and the customer enters his/her Personal Identification Number (PIN) on the PIN pad. Virtual Terminal transmits this information to the host. The host contacts the EBT card issuer which returns the information.

To enter an EBT balance inquiry transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click **Virtual Terminals**.
2. From the Virtual Terminals menu, click **EBT**. The Food Stamp Sale screen displays with the Food Stamp Sale tab selected.
3. Select the **Balance Inquiry** tab.

![Balance Inquiry Interface](image)

4. Enter the customer's card information, **Card Number** and **Expiration Date**, or click **Get Card Swipe**.

   If you click **Get Card Swipe**, have the customer follow the instructions on the PIN pad:

   **Note:** The PIN pad will incorrectly prompt the customer to "Insert, swipe, or tap card." If the customer chooses to use the PIN pad, they must swipe the card.

   - Swipe the card.
   - Enter the PIN and then press **Enter**.

5. Continue after the customer's information populates the Card Number and Expiration Date fields. Complete the required transaction fields. See **EBT Card Transaction Field Descriptions** on page 152 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
6. If not greyed out, click **Get Pin**. The customer is prompted to enter his/her PIN on the PIN pad.

   ![Waiting for Pin](image)

   The customer enters his/her PIN and presses **Enter** on the PIN pad. If the correct PIN is entered, "Pin entered" displays.

7. Click **Process**.

   Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *EBT Card Transaction Receipt and Approval Information Field Descriptions* on page 153.

   ![Receipt](image)
Balance Inquiry Transaction Receipt

Acceptance 24060101 - Retail
10 Glenlake Pkwy
Atlanta, GA 30329
404-123-1234
Merchant ID 24060101

Date: 8/25/2015        Time: 3:26 PM

Trans Type: Balance Inquiry

Transaction #: 245838541
Name: 
Account: ***************0119
Exp Date: ****
Card Type: EBT
Email Address: test@email.com
Entry: Swiped
Auth Code: 100279
Result: APPROVED
Message: APPROVED
Food Stamp Balance 
Amount: 
Cash Benefit Balance 
Amount: 
Batch Num: 1306

No Signature Required

Merchant Copy

Have a nice day.
### EBT Card Transaction Field Descriptions

The following table defines the fields used when entering data for EBT card transactions:

<table>
<thead>
<tr>
<th><strong>Field</strong></th>
<th><strong>Action</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Register</td>
<td>The register number on which the transaction is performed.</td>
</tr>
<tr>
<td>PNRef</td>
<td>The PNRef is a unique number assigned to each transaction. This number is</td>
</tr>
<tr>
<td></td>
<td>used for processing Refunds. This value is the <strong>Transaction #</strong> on the</td>
</tr>
<tr>
<td></td>
<td>receipts and is the <strong>Ref #</strong> in the EBT detail reports.</td>
</tr>
<tr>
<td>Subtotal</td>
<td>Key the amount of the sale.</td>
</tr>
<tr>
<td>Cash Back</td>
<td>If applicable, key cash back amount.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>Virtual Terminal displays the total amount.</td>
</tr>
<tr>
<td>Card Number</td>
<td>Swipe the card through the reader or enter the card account number manually.</td>
</tr>
<tr>
<td>Expiration Date</td>
<td>For manually keyed transactions, enter the expiration date in MMYY format.</td>
</tr>
<tr>
<td>(MMYY)</td>
<td>This field auto-fills for swiped transactions. Not required for EBT</td>
</tr>
<tr>
<td></td>
<td>transactions.</td>
</tr>
<tr>
<td>Card Holder</td>
<td>For manually keyed transactions, enter the name of the cardholder.</td>
</tr>
<tr>
<td>Auth Code</td>
<td>For the Food Stamp Voucher transaction, key the approval code received</td>
</tr>
<tr>
<td></td>
<td>from the Voice center.</td>
</tr>
<tr>
<td>Voucher Number</td>
<td>For the Food Stamp Voucher transaction, key the voucher number.</td>
</tr>
<tr>
<td>Email Address</td>
<td>Customer's email address.</td>
</tr>
<tr>
<td>Invoice Number</td>
<td>If applicable, key the Invoice number. The maximum length is 25 characters.</td>
</tr>
<tr>
<td>Force Duplicate</td>
<td>If the current transaction is a duplicate of another transaction processed</td>
</tr>
<tr>
<td></td>
<td>since midnight of the current day, selecting this option will allow you to</td>
</tr>
<tr>
<td></td>
<td>force the transaction into the batch.</td>
</tr>
<tr>
<td>Show Custom Fields?</td>
<td>Indicate by checking the box if you want to key custom fields. Checking</td>
</tr>
<tr>
<td></td>
<td>this box displays the custom fields below.</td>
</tr>
<tr>
<td></td>
<td><strong>Note:</strong> If at least one custom field is required, this box is checked by</td>
</tr>
<tr>
<td></td>
<td>default and cannot be unchecked.</td>
</tr>
<tr>
<td>Receipt Language</td>
<td>Select the desired receipt language.</td>
</tr>
</tbody>
</table>
**EBT Card Transaction Receipt and Approval Information Field Descriptions**

The following table describes the information displayed on EBT card transaction receipts and approval information:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Information</td>
<td>Displays the merchant’s name, street address, city, state, ZIP code, and phone number.</td>
</tr>
<tr>
<td>Merchant ID</td>
<td>The merchant’s unique Merchant ID.</td>
</tr>
<tr>
<td>Date and Time</td>
<td>The date and time of the transaction.</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Type of transaction performed.</td>
</tr>
<tr>
<td>Transaction #</td>
<td>The PNRef number that uniquely identifies the transaction for EBT return transactions only.</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name.</td>
</tr>
<tr>
<td>Account</td>
<td>Card account number. Only the last 4 digits will print on the receipt.</td>
</tr>
<tr>
<td>Exp Date</td>
<td>Expiration date of the card. Masked for security purposes.</td>
</tr>
<tr>
<td>Card Type</td>
<td>Type of card used.</td>
</tr>
<tr>
<td>Customer Code</td>
<td>Code defined by the merchant used to identify the type of customer, for example, business or personal. This field can also be used for the PO Number.</td>
</tr>
<tr>
<td>Entry</td>
<td>Method used to enter card information.</td>
</tr>
<tr>
<td>Invoice #</td>
<td>Based on setup, the invoice number for the order.</td>
</tr>
<tr>
<td>Auth Code</td>
<td>Authorization number assigned by the cardholder’s issuing bank.</td>
</tr>
<tr>
<td>Result</td>
<td>Indicates whether the transaction was APPROVED or DECLINED.</td>
</tr>
<tr>
<td>Message</td>
<td>Additional information returned by the host regarding the transaction.</td>
</tr>
<tr>
<td>Food Stamp Balance Amount</td>
<td>Displays the available balance for purchasing food from participating retailers.</td>
</tr>
<tr>
<td>Cash Benefit Balance Amount</td>
<td>Displays the available balance for purchasing goods and services from participating retailers.</td>
</tr>
<tr>
<td>Batch Num</td>
<td>The number of the batch in which the transaction is stored.</td>
</tr>
<tr>
<td>Description</td>
<td>The line that allows the merchant to describe the type of goods or services purchased. (Merchandise, Groceries, etc.).</td>
</tr>
<tr>
<td>Subtotal</td>
<td>The amount of the sale.</td>
</tr>
<tr>
<td>Total Amt</td>
<td>Total amount of the sale.</td>
</tr>
<tr>
<td>Receipt Legend</td>
<td>Indicates whether the receipt is the cardholder copy or the merchant copy.</td>
</tr>
<tr>
<td>Message</td>
<td>A message indicating agreement to pay for the goods or services.</td>
</tr>
</tbody>
</table>
Check/ECC Transaction Processing

Overview

This chapter describes procedures for entering check/ECC (Electronic Check Conversions) transactions into Virtual Terminal. There are three categories of check/ECC transactions:

- Point of Purchase (POP) – face-to-face environments, such as retail and restaurants
- Web – e-commerce transactions
- Tel – mail order and telephone transactions

For check/ECC processing, you must enter the check/ECC information by keying in the information from the customer’s check or swiping the check through an optional check reader attached to the PC. Virtual Terminal supports the following check/ECC transactions:

- Check/ECC Sale
- Check/ECC Void
- Check/ECC Repeat Sale
- Check/ECC Recurring Sale

These transactions are unavailable if your account only allows reporting.

Note: Certain types of business checks cannot be processed by Virtual Terminal. See Business Check Errors on page 325 for more information.
Check/ECC Sale Transaction

The check/ECC sale transaction is used when a customer uses a check as payment for goods or services.

Note: An optional check reader device can be used to perform check/ECC transactions more quickly. Refer to Setting Up Devices on page 242 for information on connecting and setting up a check reader device.

In a check/ECC sale transaction, Virtual Terminal records the check information along with the dollar amount of the sale. Virtual Terminal transmits this information to the host. The host authorizes the transaction by determining whether the check is valid and can be used for the sale amount.

To enter a check/ECC sale transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click Virtual Terminals.
2. From the Virtual Terminals menu, click Check/ECC. The ECC screen displays:

3. Complete the required transaction fields. See Check/ECC Transaction Field Descriptions on page 171 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.
**Note:** The Bank Routing/Transit and Account Number fields must both be entered twice unless a check reader device is used. Refer to Setting Up Devices on page 242 for information on connecting and setting up a check reader device.

4. Click **Process**.

Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see Check/ECC Transaction Receipt and Approval Information Field Descriptions on page 172.

```
| Date     | 3/10/2014 |
| Time     | 11:57 AM EST |
| Trans Type | Sale |
| Payment Type | ECC |
| ECC Type | WEB |
| PNRef | 18091503 |
| Transit # | 559012138 |
| Account | ****1309 |
| Check # | 121479 |
| Result | APPROVED |
| Register # | 01 |
| Total Amt | $12.00 |
| Subtotal | $12.00 |
| Name | Merchant |
| Phone 1 | 8476471700 |
| Entry Method | Manual |
| AuthCode | 001200 |
| ClerkID | 8 |
| Message | 001200 |
| ID | **9999 |
| ID State Code | IL |
```
Check/ECC Sale Receipt

Acceptance 24050101 Retail
10 Glenlake
Atlanta, GA 30328
770-829-8398

Merchant ID: 10011000000002

Sale

3/10/2014 11:57 AM EST
John Doe 555-555-5555
Routing/Transit: 559012138
Account: ****1309
Check #: 121479
Transaction #: 18091503
Entry: Manual
ECC Type: WEB

Total Amt (USD): $12.00

Appr Code: 001200
Clerk ID: 8
Result: APPROVED

I understand and authorize the merchant to use information from my check to initiate the Electronic Funds Transfer (EFT) for the designated amount(s) and date(s) reflected herein. I further agree that Returned EFT(s) may be represented to my bank via an EFT or draft drawn on my account. I agree that a service fee will be added to all returned EFTs equal to the maximum allowed by law. Notwithstanding the above, if my EFT(s) is returned unpaid, I agree to pay, in addition to the amount of this transaction(s), such service fee via an additional EFT or draft drawn on my account.

X

Merchant Copy
Check/ECC Void Transaction

The void transaction cancels a previously entered transaction that has been captured and stored in an open batch. Once the batch containing a transaction is closed, the transaction cannot be voided.

**Note:** All check/ECC batches close at 3:15am EST each day. This time is subject to change.

**Note:** Before you can void a transaction, you must first find the original transaction. See Find Transactions on page 78 for more information on finding transactions.

To enter a check/ECC void transaction into Virtual Terminal, follow these steps:

1. From the Check/ECC Transactions find window, click on the Ref # (PNRef) of the transaction you wish to void.

2. Virtual Terminal displays additional information about the transaction so you can verify that it is the correct transaction to void.

3. In the Initiate dropdown menu, select Void and click Run Transaction.
The Void screen displays:

4. Complete any additional fields and click **Process**.

   Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *Check/ECC Transaction Receipt and Approval Information Field Descriptions* on page 172.
Check/ECC Void Receipt

Acceptance 24060101 Retail
10 Glenlake
Atlanta, GA 30328
770-829-8398

Merchant ID: 100110000000002

Void

3/10/2014 9:30 AM EST
John Doe 555-555-5555
Routing/Transit: 559012138
Account: ****1309
Check #: 12
Account Debt: 3/10/2014
Transaction #: 18091497
Entry: Recurring
ECC Type: WEB

Total Amt (USD): $1.00

Invoice: RECUR
Appr Code: VOIED
Clerk ID: 8
Result: Approved
Customer ID: 741825963

I understand and authorize the merchant to use information from my check to initiate the Electronic Funds Transfer (‘EFT’) for the designated amount(s) and date(s) reflected herein. I further agree that Returned EFT(s) may be represented to my bank via an EFT or draft drawn on my account. I agree that a service fee will be added to all returned EFTs equal to the maximum allowed by law. Notwithstanding the above, if my EFT(s) is returned unpaid, I agree to pay, in addition to the amount of this transaction(s), such service fee via an additional EFT or draft drawn on my account.

X _______________________

Merchant Copy
Check/ECC Repeat Sale Transaction

The repeat sale transaction enables you to use check/ECC information from a previous transaction in order to process a new transaction without a contract. Merchants with a POP ECC market type cannot run repeat sale transactions.

**Note:** Before you can perform a repeat sale transaction, you must first find the original transaction. See Find Transactions on page 78 for more information on finding transactions.

To enter a check/ECC repeat sale transaction into Virtual Terminal, follow these steps:

1. From the Check Transactions find window, click on the Ref # (PNRef) of the transaction you wish to repeat.

2. Virtual Terminal displays additional information about the transaction so you can verify that it is the correct transaction.

3. In the Initiate dropdown menu, select Repeat Sale and click Run Transaction.
The ECC screen displays:

4. Complete any additional fields and click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click Print Receipt. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see Check/ECC Transaction Receipt and Approval Information Field Descriptions on page 172.

<table>
<thead>
<tr>
<th>Date</th>
<th>3/10/2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>8:15 AM EST</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>Payment Type</td>
<td>ECC</td>
</tr>
<tr>
<td>ECC Type</td>
<td>WEB</td>
</tr>
<tr>
<td>PNRef</td>
<td>18091488</td>
</tr>
<tr>
<td>Transit #</td>
<td>559012138</td>
</tr>
<tr>
<td>Account</td>
<td>****1309</td>
</tr>
<tr>
<td>Check #</td>
<td>99</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Register #</td>
<td>01</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$1.00</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$1.00</td>
</tr>
<tr>
<td>Name</td>
<td>Marvin Rayes</td>
</tr>
<tr>
<td>Phone 1</td>
<td>7780529879</td>
</tr>
<tr>
<td>Customer ID</td>
<td>741852963</td>
</tr>
<tr>
<td>Invoice#</td>
<td>RECUR</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Manual</td>
</tr>
<tr>
<td>Auth Code</td>
<td>000100</td>
</tr>
<tr>
<td>ClerkID</td>
<td>8</td>
</tr>
<tr>
<td>Message</td>
<td>000100</td>
</tr>
</tbody>
</table>
Check/ECC Repeat Sale Receipt

Acceptance 24060101 Retail
10 Glenlake
Atlanta, GA 30328
770-829-8398

Merchant ID 10011000000002

Sale

3/10/2014 8:15 AM EST
John Doe 555-555-5555
Routing/Transit 559012138
Account ****1209
Check #: 99
Transaction #: 18691488
Entry: Manual
ECC Type: WEB

Total Amt (USD): $1.00

Invoice: RECUR
Appr Code: 000100
ClerkID: 8
Result APPROVED
Customer ID 741852963

I understand and authorize the merchant to use information from my check to initiate the Electronic Funds Transfer ("EFT") for the designated amount(s) and date(s) reflected herein. I further agree that Returned EFT(s) may be represented to my bank via an EFT or draft drawn on my account. I agree that a service fee will be added to all returned EFTs equal to the maximum allowed by law. Notwithstanding the above, if my EFT(s) is returned unpaid, I agree to pay, in addition to the amount of this transaction(s), such service fee via an additional EFT or draft drawn on my account.

X________________________

Merchant Copy
Check/ECC Recurring Sale Transaction

The recurring sale transaction enables you to use check/ECC information from a previous transaction in order to process a new series of payments against the same purchase agreement or contract. All ECC category merchants can run recurring sale transactions.

There are two methods to processing a recurring sale transaction other than the Customer Database: originating with the ECC screen or originating with the Find Transaction screen.

Note: All recurring transactions based upon the same agreement must either use the same check number or no check number. It is your obligation to submit the check number associated with a series of payments if you want to use it for payment tracking. Virtual Terminal cannot distinguish the first payment of a recurring series from any subsequent payment on an established series that debits the same bank account. Virtual Terminal does not validate check numbers.

ECC Screen

If you enter a recurring sale from the ECC screen, you must have the customer and payment information ready to enter. If you would rather use Virtual Terminal to complete the required fields, please refer to Find Transactions Screen on page 167.

To enter a check/ECC recurring sale transaction into Virtual Terminal, follow these steps:

1. From the Main Menu, click Virtual Terminals.
2. From the Virtual Terminals menu, click **Check/ECC**. The ECC screen displays:

3. Complete the required transaction fields. See **Check/ECC Transaction Field Descriptions** on page 171 for descriptions of the fields on this screen. The actual fields that display may vary depending on the merchant setup.

   **Note:** The Bank Routing/Transit and Account Number fields must both be entered twice unless a check reader device is used. Refer to **Setting Up Devices** on page 242 for information on connecting and setting up a check reader device.

4. Check **Recurring (against contract)**.

5. Click **Process**.
Find Transactions Screen

Note: Please see Find Transactions on page 78 for more information on finding transactions.

To enter a check/ECC recurring sale transaction into Virtual Terminal, follow these steps:

1. From the Check Transactions find window, click on the Ref # (PNRef) of the transaction you wish to repeat.

2. Virtual Terminal displays additional information about the transaction so you can verify that it is the correct transaction.

3. In the Initiate dropdown menu, select ECC Recurring and click Run Transaction.
The ECC screen displays:

4. Update the **Amount** and/or **Check Number** fields if desired. Complete any additional fields and click **Process**.
Virtual Terminal displays the approval information and receipt. If Virtual Terminal is configured to print receipts automatically, a copy of the receipt will print. You can also manually print a copy of the receipt. To manually print a receipt, click **Print Receipt**. Sensitive data is masked on the receipt. For descriptions of the fields on this receipt, see *Check/ECC Transaction Receipt and Approval Information Field Descriptions* on page 172.

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>3/10/2014</td>
</tr>
<tr>
<td>Time</td>
<td>7:10 AM EST</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>Payment Type</td>
<td>ECC</td>
</tr>
<tr>
<td>ECC Type</td>
<td>WEB</td>
</tr>
<tr>
<td>PNRef</td>
<td>18091479</td>
</tr>
<tr>
<td>Transit #</td>
<td>559012138</td>
</tr>
<tr>
<td>Account</td>
<td>****1309</td>
</tr>
<tr>
<td>Check #</td>
<td>11</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>Tender Type</td>
<td>ECC</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Recurring</td>
</tr>
<tr>
<td>Customer ID</td>
<td>741852963</td>
</tr>
<tr>
<td>Invoice#</td>
<td>RECUR</td>
</tr>
<tr>
<td>Account Debt</td>
<td>3/10/2014</td>
</tr>
<tr>
<td>AuthCode</td>
<td>000100</td>
</tr>
<tr>
<td>ClerkID</td>
<td>8</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$1.00</td>
</tr>
</tbody>
</table>
Check/ECC Recurring Sale Receipt

Acceptance 24060101 Retail
10 Glenlake
Atlanta, GA 30328
770-829-8368

Merchant ID: 10011000000002

Sale

3/10/2014 7:10 AM EST
John Doe 555-555-5555
Routing/Transit: 5500123$8
Account: ****1309
Check #: 11
Account Date: 3/10/2014
Transaction #: 13091479
Entry: Recurring
ECC Type: WEB

Total Amt (USD): $1.00

Invoice: RECUR
Appr Code: 000000
Clerk ID: 8
Result: APPROVED
Customer ID: 74832848

I understand and authorize the merchant to use information from my check to initiate the Electronic Funds Transfer ("EFT") for the designated amount(s) and date(s) reflected herein. I further agree that Returned EFT(s) may be represented to my bank via an EFT or draft drawn on my account. I agree that a service fee will be added to all returned EFTs equal to the maximum allowed by law. Notwithstanding the above, if my EFT(s) is returned unpaid, I agree to pay, in addition to the amount of this transaction(s), such service fee via an additional EFT or draft drawn on my account.

X ________________________

Merchant Copy
### Check/ECC Transaction Field Descriptions

The following table defines the fields used when entering data for check/ECC transactions:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Register</td>
<td>The register number on which the transaction is performed. (optional)</td>
</tr>
<tr>
<td>Bank Routing/Transit</td>
<td>The bank routing or transit number. Up to 9 numeric digits. (Required)</td>
</tr>
<tr>
<td>Account Number</td>
<td>The customer’s account number. Up to 18 numeric digits. (Required)</td>
</tr>
<tr>
<td>Check Number</td>
<td>The individual check number. Up to 10 numeric digits. (Required)</td>
</tr>
<tr>
<td>Amount (US $)</td>
<td>Key the amount of the sale. Up to 7 alphanumeric digits in ####.### format. (Required)</td>
</tr>
<tr>
<td>Name on Account</td>
<td>The customer’s name. Up to 30 alphanumeric digits. (Required)</td>
</tr>
<tr>
<td>Street Address</td>
<td>The customer’s street address. Up to 30 alphanumeric digits. (Required)</td>
</tr>
<tr>
<td>City</td>
<td>The customer’s city. Up to 25 alphanumeric digits. (Required)</td>
</tr>
<tr>
<td>State/Province</td>
<td>The customer’s state. (Required)</td>
</tr>
<tr>
<td>Postal (Zip) Code</td>
<td>The customer’s postal or ZIP code. 5-9 numeric digits. #### or ###### format for US; A#A #A# format for Canada. (Required)</td>
</tr>
<tr>
<td>Primary Phone</td>
<td>The customer’s primary phone number. 10 numeric digits (Required)</td>
</tr>
<tr>
<td>Check Type</td>
<td>Indicates whether the check/ECC account is Personal or Business. (Required)</td>
</tr>
<tr>
<td>ID Type</td>
<td>Indicates whether the customer’s ID is a Driver’s License, a Military ID or a State ID. (Required for personal checks)</td>
</tr>
<tr>
<td>ID Number</td>
<td>The customer’s ID number. Up to 24 alphanumeric digits. (Required for personal checks)</td>
</tr>
<tr>
<td>ID State/Province Code</td>
<td>The state that issued the ID. (Required)</td>
</tr>
<tr>
<td>Show Custom Fields?</td>
<td>Indicate by checking the box if you want to key custom fields. Checking this box displays the Custom fields below. Note: If at least one custom field is required, this box is checked by default and cannot be unchecked.</td>
</tr>
<tr>
<td>Receipt Language</td>
<td>Select the desired receipt language. (Required)</td>
</tr>
<tr>
<td>DOB</td>
<td>The customer’s date of birth. 8 numeric digits in YYYYMMDD format. (optional)</td>
</tr>
<tr>
<td>Tax ID (SSN or EIN)</td>
<td>The customer’s Social Security or Employee Identification Number. 9 numeric digits. (optional)</td>
</tr>
<tr>
<td>Alternate Phone</td>
<td>The customer’s alternate phone number. 10 numeric digits. (optional)</td>
</tr>
<tr>
<td>Customer ID</td>
<td>The merchant’s unique reference number for the customer. Up to 15 alphanumeric digits. (optional)</td>
</tr>
<tr>
<td>Invoice #</td>
<td>The invoice number. Up to 20 alphanumeric digits. (optional)</td>
</tr>
<tr>
<td>Email</td>
<td>The customer’s email address. Up to 30 alphanumeric digits in <a href="mailto:name@example.com">name@example.com</a> format. (optional)</td>
</tr>
</tbody>
</table>
### Check/ECC Transaction Receipt and Approval Information Field Descriptions

The following table describes the information that displays on check/ECC transaction receipts and approval information:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Information</td>
<td>Displays the merchant’s name, street address, city, state, ZIP code, and phone number.</td>
</tr>
<tr>
<td>Merchant ID</td>
<td>The merchant’s unique Merchant ID.</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Type of transaction performed.</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name.</td>
</tr>
<tr>
<td>Phone</td>
<td>The customer’s phone number.</td>
</tr>
<tr>
<td>Phone 1</td>
<td>See Phone.</td>
</tr>
<tr>
<td>Payment Type</td>
<td>The transaction’s payment type.</td>
</tr>
<tr>
<td>City</td>
<td>The customer’s city.</td>
</tr>
<tr>
<td>State</td>
<td>The customer’s state or province.</td>
</tr>
<tr>
<td>Zip/Postal Code</td>
<td>The customer’s ZIP or postal code.</td>
</tr>
<tr>
<td>Transit #</td>
<td>The banking route or transit number.</td>
</tr>
<tr>
<td>Account #</td>
<td>The account number. Masked for security purposes.</td>
</tr>
<tr>
<td>Check #</td>
<td>The check number.</td>
</tr>
<tr>
<td>Check Number</td>
<td>See Check #.</td>
</tr>
<tr>
<td>Transaction #</td>
<td>The PNRef number that uniquely identifies the transaction. The PNRef number is used for locating transactions for voids.</td>
</tr>
<tr>
<td>PNRef</td>
<td>See Transaction #.</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Method used to enter check/ECC transaction information: Scanned or Manual.</td>
</tr>
<tr>
<td>Entry</td>
<td>See Entry.</td>
</tr>
<tr>
<td>Total Amt</td>
<td>The total amount of the transaction.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>See Total Amt.</td>
</tr>
<tr>
<td>Register #</td>
<td>The register number on which the transaction is performed.</td>
</tr>
<tr>
<td>Subtotal</td>
<td>The amount of the transaction before tax or tip.</td>
</tr>
<tr>
<td>Date and Time</td>
<td>The date and time of the transaction.</td>
</tr>
<tr>
<td>Invoice</td>
<td>Based on setup, the invoice number for the order.</td>
</tr>
<tr>
<td>Invoice #</td>
<td>See Invoice.</td>
</tr>
<tr>
<td>Appr Code</td>
<td>The approval code assigned by the check host.</td>
</tr>
<tr>
<td>Auth Code</td>
<td>See Appr Code.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
</tr>
<tr>
<td>---------------</td>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>Result</td>
<td>Indicates whether the transaction was APPROVED or DECLINED.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>The merchant’s unique reference number for the customer.</td>
</tr>
<tr>
<td>ID State Code</td>
<td>The state or province that issued the customer ID.</td>
</tr>
<tr>
<td>Message</td>
<td>A message indicating agreement to pay for the goods or services.</td>
</tr>
<tr>
<td>Receipt Legend</td>
<td>Indicates whether the receipt is the cardholder copy or the merchant copy.</td>
</tr>
</tbody>
</table>
Reporting

Virtual Terminal provides near real-time reports for the transactions you process. You can use Virtual Terminal’s reporting features to print and display summary and detail reports by batch and user.

**Note:** *The delay for new transactions to appear in reports is up to three minutes.*

Virtual Terminal includes the following reviews/reports:

**Transaction Summary and Detail Reports** – Includes summary and detail reports that itemize each transaction performed by each user or transaction type and can also provide totals. The following reports are available:

- Card Type Summary or Detail Type (Visa, Amex, EBT, etc.)
- Payment Type Summary or Detail report (Credit, Debit, EBT and Check/ECC)
- Date Range Summary or Detail report (summary of all transactions within a specified date range)
- User Summary or Detail report (all transactions identified by a register/lane number)
- Sorted query reports (Ad hoc reporting)
- Full receipts review/reprint
- Individual transactions review/repeat/reprint receipt

**Batch Reviews** – Includes information on:

- Currently open batch
- Previously closed batch
- Older batches

**Batch Reports** – Includes total amounts for each type of transactions. These reports are available in:

- Current
- Previous
- Summary

**User Reports** – Lists the users currently set up in Virtual Terminal and any actions adding or modifying users. The following reports are available:

- Merchant User Status report (list of all users)
- User Audit report (list of activity modifying or updating users)

**Recurring Billing Reports** – Refer to *Customer Database* on page 208 to see the reports available.
Transaction Summary and Detail Reports

You can generate transaction summary and detail reports that provide detailed information for each transaction.

Summary Report

To generate a summary report in Virtual Terminal, follow these steps:

1. From the Main Menu, click **Find Transactions**.
2. From the Find Transactions menu, click **Summary**. The Transaction Summary Filters screen displays:

3. There are several options to filter the report:
   - You can select a pre-defined date range from the **Date Range** dropdown menu.
   - You can modify **Start Date** and **End Date**.
   - You can use the calendar to select a particular date. Or, use the ≤ or ≥ links in the month bar to switch the month, and click on any date link in the calendar for a particular date.
   - You can modify **Start Time** and **End Time**.
   - You can choose by the **User** who entered the transaction.
   - You can choose by the Virtual Terminal **Batch Num**.
   - You can choose by the **Register**.
   - You can choose by the **Tender Type**.
   - You can choose by the **TransType**.
4. Click **Submit**. Virtual Terminal displays a screen with the results of your search:

![Transaction Summary Filters]

Summary data does not include Voided or Reversed transactions

**Credit Card Summary**

<table>
<thead>
<tr>
<th>Trans Type</th>
<th>Trans Count</th>
<th>Auth Count</th>
<th>Tip Count</th>
<th>Capture Count</th>
<th>Settle Count</th>
<th>Settle Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Declined</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>$0.00</td>
</tr>
<tr>
<td>Return</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>(6.89)</td>
</tr>
<tr>
<td>Sale</td>
<td>43</td>
<td>310</td>
<td>0</td>
<td>181</td>
<td>24</td>
<td>$455.40</td>
</tr>
<tr>
<td>TOTALS</td>
<td>52</td>
<td>310</td>
<td>0</td>
<td>181</td>
<td>24</td>
<td>$455.40</td>
</tr>
</tbody>
</table>

**Debit Card Summary**

<table>
<thead>
<tr>
<th>Trans Type</th>
<th>Trans Count</th>
<th>Auth Count</th>
<th>Tip Count</th>
<th>Capture Count</th>
<th>Settle Count</th>
<th>Settle Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Declined</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>$0.00</td>
</tr>
<tr>
<td>Return</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>(6.89)</td>
</tr>
<tr>
<td>Sale</td>
<td>43</td>
<td>310</td>
<td>0</td>
<td>181</td>
<td>24</td>
<td>$455.40</td>
</tr>
<tr>
<td>TOTALS</td>
<td>52</td>
<td>310</td>
<td>0</td>
<td>181</td>
<td>24</td>
<td>$455.40</td>
</tr>
</tbody>
</table>

**EBT Summary**

<table>
<thead>
<tr>
<th>Trans Type</th>
<th>Trans Count</th>
<th>Auth Count</th>
<th>Tip Count</th>
<th>Capture Count</th>
<th>Settle Count</th>
<th>Settle Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>EBT</td>
<td>15</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>10</td>
<td>$5.00</td>
</tr>
<tr>
<td>Cash Benefit</td>
<td>14</td>
<td>213</td>
<td>0</td>
<td>14</td>
<td>14</td>
<td>$182.74</td>
</tr>
<tr>
<td>Food Stamp</td>
<td>15</td>
<td>77</td>
<td>0</td>
<td>13</td>
<td>13</td>
<td>$172.14</td>
</tr>
<tr>
<td>Food Stamp</td>
<td>7</td>
<td>(26.70)</td>
<td>(26.70)</td>
<td>5</td>
<td>(51.60)</td>
<td></td>
</tr>
<tr>
<td>Food Stamp</td>
<td>25</td>
<td>124.42</td>
<td>0</td>
<td>18</td>
<td>18</td>
<td>$94.29</td>
</tr>
<tr>
<td>TOTALS</td>
<td>77</td>
<td>398.81</td>
<td>0</td>
<td>60</td>
<td>60</td>
<td>$257.36</td>
</tr>
</tbody>
</table>

**ECC Summary**

<table>
<thead>
<tr>
<th>Trans Type</th>
<th>Trans Count</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale</td>
<td>12</td>
<td>$12.25</td>
</tr>
<tr>
<td>TOTALS</td>
<td>12</td>
<td>$12.25</td>
</tr>
</tbody>
</table>

For each payment type (Credit, Check, Debit, EBT), the report shows transaction activity by transaction type (Auth, Credit, Sale, etc.), as well as settle information.

The following table defines the column headings in this window:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trans Type</td>
<td>The transaction type.</td>
</tr>
<tr>
<td>Trans Count</td>
<td>The total number of transactions approved by the host.</td>
</tr>
<tr>
<td>Amount</td>
<td>The dollar amount of the sale.</td>
</tr>
<tr>
<td>Auth Amount</td>
<td>Amount authorized by the host (does not include voids, reversals, or tip adjustments).</td>
</tr>
<tr>
<td>Tip Amount</td>
<td>Tip amount approved by the host.</td>
</tr>
<tr>
<td>Capture Amount</td>
<td>Amount captured by the host (does not include pre-author).</td>
</tr>
<tr>
<td>Settle Count</td>
<td>Number of transactions settled by the host.</td>
</tr>
<tr>
<td>Settle Amount</td>
<td>Batch amount settled by the host (only reflects sale or return transactions).</td>
</tr>
</tbody>
</table>

5. If you would like to print this report, select **Print** from Internet Explorer's **Tools** menu.
Detail Report

There are two methods of generating a detail report: from a Summary Report or from the Find Transaction menu.

Summary Report

To view a detail report for any summary report, click the Present Transaction Detail link above any subsection to generate a detail report.

![Transaction Summary Filters]

Summary data does not include Voided or Reversed transactions

**Credit Card Summary**

<table>
<thead>
<tr>
<th>Trans Type</th>
<th>Trans Count</th>
<th>Auth Amount</th>
<th>Tip Amount</th>
<th>Capture Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Inquiry</td>
<td>11</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Card Verify</td>
<td>12</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Force Capture</td>
<td>21</td>
<td>$29.55</td>
<td>$0.00</td>
<td>$29.55</td>
</tr>
<tr>
<td>Authorization</td>
<td>12</td>
<td>$71.71</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Preauth Complete</td>
<td>2</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$5.46</td>
</tr>
<tr>
<td>Return</td>
<td>8</td>
<td>($38.80)</td>
<td>$9.00</td>
<td>($38.80)</td>
</tr>
<tr>
<td>Sale</td>
<td>241</td>
<td>$428.26</td>
<td>$0.00</td>
<td>$428.26</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>307</strong></td>
<td><strong>$490.72</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$424.47</strong></td>
</tr>
</tbody>
</table>

**Debit Card Summary**

<table>
<thead>
<tr>
<th>Trans Type</th>
<th>Trans Count</th>
<th>Auth Amount</th>
<th>Tip Amount</th>
<th>Capture Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return</td>
<td>3</td>
<td>($5.03)</td>
<td>$0.00</td>
<td>($5.03)</td>
</tr>
<tr>
<td>Sale</td>
<td>23</td>
<td>$53.52</td>
<td>$0.00</td>
<td>$53.52</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>26</strong></td>
<td><strong>$48.49</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$48.49</strong></td>
</tr>
</tbody>
</table>

**EBT Summary**

<table>
<thead>
<tr>
<th>Trans Type</th>
<th>Trans Count</th>
<th>Auth Amount</th>
<th>Capture Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CashBenefitSale</td>
<td>10</td>
<td>$63.88</td>
<td>$63.88</td>
</tr>
<tr>
<td>Food Stamp Voucher</td>
<td>7</td>
<td>$24.45</td>
<td>$24.45</td>
</tr>
<tr>
<td>Food Stamp Return</td>
<td>3</td>
<td>($3.31)</td>
<td>($3.31)</td>
</tr>
<tr>
<td>Food Stamp Sale</td>
<td>14</td>
<td>$49.66</td>
<td>$49.66</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>34</strong></td>
<td><strong>$134.68</strong></td>
<td><strong>$134.68</strong></td>
</tr>
</tbody>
</table>

**ECC Summary**

<table>
<thead>
<tr>
<th>Trans Type</th>
<th>Trans Count</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale</td>
<td>24</td>
<td>$91.99</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>24</strong></td>
<td><strong>$91.99</strong></td>
</tr>
</tbody>
</table>
Find Transactions
To generate a Detail Report in Virtual Terminal, follow these steps:

1. From the Main Menu, click **Find Transactions**.
2. From the Find Transactions menu click **Credit, Debit, EBT**, or **Check/ECC**.

3. There are several ways to set the date range for your search:
   - You can select a pre-defined date range from the **Date Range** dropdown menu.
   - You can modify **Start Date** and **End Date**.
   - You can use the calendar to select a particular date. Or, use the ≤ or ≥ links in the month bar to switch the month, and click on any date link in the calendar for a particular date.

4. Fill in the transaction information for the rest of the filter fields. The less information you enter, the more matches you will get.
The following table describes the fields on this screen:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auth Code</td>
<td>Enter the authorization code returned by the host for the transaction.</td>
</tr>
<tr>
<td>Card Holder</td>
<td>Enter the name of the Card Holder. You can only search for Card Holder names using letters, numbers, and spaces. Using any other character, such as an apostrophe, in the search will not provide the desired results because special characters are removed from your search query. If you want to search for a Card Holder name that includes a special character, you must do a partial search for the part of the name before or after the special character.</td>
</tr>
<tr>
<td>Card Number</td>
<td>Enter the card number of the card used for the transaction.</td>
</tr>
<tr>
<td>User</td>
<td>Enter the user that entered the transaction.</td>
</tr>
<tr>
<td>Register</td>
<td>Enter the register number of the register on which the transaction was performed.</td>
</tr>
<tr>
<td>Invoice Number</td>
<td>Enter the invoice number of the transaction.</td>
</tr>
<tr>
<td>PO Number</td>
<td>Enter the purchase order number of the transaction.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>Enter the code the merchant defines to identify the type of customer, for example, business or personal.</td>
</tr>
<tr>
<td>Trx Type</td>
<td>Choose a Transaction Type (Trx Type) from the dropdown menu.</td>
</tr>
<tr>
<td>Exclude Void</td>
<td>Choose whether to Exclude Void transactions (by default, this box is checked).</td>
</tr>
<tr>
<td>Payment Type</td>
<td>Choose a card Payment Type from the dropdown menu.</td>
</tr>
<tr>
<td>Status</td>
<td>Choose a Status from the dropdown menu.</td>
</tr>
<tr>
<td>PNref</td>
<td>Enter the PNRef of the transaction. The PNRef is a unique reference number assigned to each transaction for easy retrieval.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>Enter the total amount of the transaction.</td>
</tr>
<tr>
<td>Batch Num</td>
<td>Enter the batch number of the batch in which the transaction was captured.</td>
</tr>
<tr>
<td>Entry Mode</td>
<td>Select the entry mode (Swiped, Keyed, etc.) from the list.</td>
</tr>
<tr>
<td>Show Custom Fields</td>
<td>Select Show Custom Fields and enter custom field information. The Show Custom Fields checkbox only displays if the merchant is configured to use custom fields. See Custom Fields on page 293 for more information.</td>
</tr>
</tbody>
</table>

5. Click Submit. Virtual Terminal displays a screen with the results of your search:
The following table defines the column headings on this window:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ref #</td>
<td>The unique reference number (PNRef) assigned to each transaction for easy retrieval.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>The merchant’s unique reference number for the customer.</td>
</tr>
<tr>
<td>Inv #</td>
<td>The optional invoice number that is associated with the transaction. A value of RECUR indicates the transaction was processed using the customer database.</td>
</tr>
<tr>
<td>Date</td>
<td>The date and time the transaction was processed.</td>
</tr>
<tr>
<td>Result</td>
<td>The response for the transaction (Approved, Declined, etc.).</td>
</tr>
<tr>
<td>Payment Type</td>
<td>The transaction’s payment type (Visa, Amex, EBT, ECC etc.).</td>
</tr>
<tr>
<td>Account Type</td>
<td>The transaction’s account type (Visa, Amex, EBT, etc.). This does not display for check/ECC reports.</td>
</tr>
<tr>
<td>Account #</td>
<td>The partially masked card or checking account number.</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name.</td>
</tr>
<tr>
<td>Type</td>
<td>The type of transaction (Sale, Authorization, Credit, etc.).</td>
</tr>
<tr>
<td>Status</td>
<td>The status of the transaction. If a transaction is declined, usually an error message is displayed (Approval, Missing Key, etc.).</td>
</tr>
<tr>
<td>Approval Code</td>
<td>The approval or error code of the transaction.</td>
</tr>
<tr>
<td>Auth Amt</td>
<td>The dollar amount of an approval or authorization request.</td>
</tr>
<tr>
<td>Requested Amt</td>
<td>The dollar amount the merchant attempts to charge.</td>
</tr>
<tr>
<td>Capture Amt</td>
<td>The dollar amount of a partial authorization request in a prepaid credit card transaction.</td>
</tr>
<tr>
<td>Tip Amt</td>
<td>The tip amount for the transaction.</td>
</tr>
<tr>
<td>User</td>
<td>The name of the user that processed the transaction.</td>
</tr>
<tr>
<td>Register</td>
<td>The register number on which the transaction is performed.</td>
</tr>
<tr>
<td>PO Num #</td>
<td>The customer’s PO number (used for level II commercial card transactions).</td>
</tr>
<tr>
<td>Cust Code</td>
<td>The code the merchant defines to identify the type of customer, for example, business or personal. This field can also be used for the PO Number.</td>
</tr>
<tr>
<td>Entry Mode</td>
<td>The method of entry for payment information.</td>
</tr>
<tr>
<td>Card Present</td>
<td>Indicates if the physical card was present at the transaction.</td>
</tr>
</tbody>
</table>

6. If you would like to view more than ten transactions per page, change the value in the **Items per page** field (top left) to the number of transactions per page you wish to see. If you would like to view all of the transactions on one page, type zero (0). Click **Refresh**.

7. If you would like to print this report, select **Print** from Internet Explorer's **Tools** menu.

8. You can also click on the **Ref #** field (PNRef) to display additional information about individual transactions.

**Note:** You can export the results of your search to several different supported formats. See **Exporting Reports** on page 181 for more information on exporting reports.
Exporting Reports

You must generate a detail report before you can export a report. See Detail Report on page 177 for more information.

**Note:** Custom fields only display on XML and Tab Delimited Reports. See Custom Fields on page 293 for more information.

1. Select one of the formats from the **Report Format** dropdown menu.

2. Click **Download**. The following displays:

   ![Download dialog box]

   **Note:** You must have the appropriate program installed to view any files that you open or save. See the descriptions that follow for more information.

3. Click **Open** to view the report immediately or click **Save** to save the report.

   **Note:** If you are downloading a tab delimited format report to import into Excel, you need to save the report. See Importing Tab Delimited Format into Excel on page 183 for more information.
XML Format

The XML format is a structured document format for the web. This format displays custom fields. See Custom Fields on page 293 for more information.

**Note:** Contactless and EMV Contactless token value reporting is supported when exporting the file. The EMV token value from the Transaction Response message appears under the Acquirer Reference Data Subfield 't' when the file is exported as Tab Delimited or XML format.

```xml
<xml version="1.0" encoding="UTF-8">
  <RichDBOS>
    <TrxDetailCard>
      <TRX_HD_Key>246107508</TRX_HD_Key>
      <Date_DT>2016-05-09T09:58:53.55-04:00</Date_DT>
      <Merchant_Key>5</Merchant_Key>
      <User_Name_VC>GlobalFirst</User_Name_VC>
      <Register_Number_CH>1</Register_Number_CH>
      <Reseller_Key>101</Reseller_Key>
      <Payment_Type_ID>Discover</Payment_Type_ID>
      <Trans_Type_ID>Sale</Trans_Type_ID>
      <Processor_ID>GlobalFirst</Processor_ID>
      <Void_Flag_CH>False</Void_Flag_CH>
      <Settle_Flag_CH>False</Settle_Flag_CH>
      <Last_Update_DT>2016-05-09T09:58:53.047-04:00</Last_Update_DT>
      <TRX_Card_Key>0</TRX_Card_Key>
      <Card_Info_Key>0</Card_Info_Key>
      <Auth_Amt_MN>1.0700</Auth_Amt_MN>
      <Tip_Amt_MN>0.0000</Tip_Amt_MN>
      <Total_Amt_MN>1.0700</Total_Amt_MN>
      <SureCharge_Amt_MN>0</SureCharge_Amt_MN>
      <Account_Type_CH>Discover</Account_Type_CH>
      <Result_CH>0</Result_CH>
      <Result_Txt_VC>AP</Result_Txt_VC>
      <Approval_Code_CH>010107</Approval_Code_CH>
      <Host_Ref_Num_CH>0008</Host_Ref_Num_CH>
      <AVS_Resp_CH>N</AVS_Resp_CH>
      <CV_Resp_CH>N</CV_Resp_CH>
      <Acct_Num_CH>*************0000</Acct_Num_CH>
      <Exp_CH>1222</Exp_CH>
      <Type_CH>Discover</Type_CH>
      <Name_on_Card_VC>John Doe</Name_on_Card_VC>
      <Street_CH>123 Main St</Street_CH>
      <zip_CH>35051</zip_CH>
      <Manual>true</Manual>
      <TRX_Recipet_key>0</TRX_Recipet_key>
      <CustomerID>05000016</CustomerID>
      <Batch_Number>1344</Batch_Number>
      <AcqRefData_VC>b05561305110301c00006000100301160559993802</AcqRefData_VC>
      <Entry_Mode>Manual</Entry_Mode>
      <Captured>false</Captured>
      <TranID>05561305110301</TranID>
      <ValCode>0000</ValCode>
      <CardPresent>true</CardPresent>
      <IsCleaned>false</IsCleaned>
      <TRX_RecipetCnt>0</TRX_RecipetCnt>
      <RiskScore/>
      <FraudTechStatusID/>
      <FraudTechStatus/>
      <ReceiptEmailAddress>test@company.com</ReceiptEmailAddress>
      <TransactionType>1</TransactionType>
    </TrxDetailCard>
  </RichDBOS>
</xml>
```
Tab Delimited Format

The Tab Delimited Format is a text file you can view and edit in most text editors and spreadsheet programs. This format displays custom fields. See Custom Fields on page 293 for more information.

Note: Contactless and EMV Contactless token value reporting is supported when exporting the file. The EMV token value from the Transaction Response message appears under the Acquirer Reference Data Subfield ‘t’ when the file is exported as Tab Delimited or XML format.

Note: Reports exported in tab delimited format use the host time for transactions.

Importing Tab Delimited Format into Excel

To view a tab delimited report properly, you need to import the report into Excel.

To import a tab delimited report into Excel, follow these steps:

1. Open Excel.
2. Open the TrxDetail.txt.
   - Excel 2010 and newer: Click the File tab and select Open.
   - Excel 2007: Click the Office Button and select Open.
   - Excel 2003 and before: Click the File tab and select Open.

<table>
<thead>
<tr>
<th>PXK_SC_Key</th>
<th>Invoice_ID</th>
<th>Tag_Name</th>
<th>Date_CST</th>
<th>Merchant_ID</th>
<th>First_Name_VC</th>
<th>Registrar_Merchant_ID</th>
<th>Second_Name_VC</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>179417801</td>
<td>7/26/2016</td>
<td>21:01:16</td>
<td>1 % GlobalTest</td>
<td>105 VISA</td>
<td>005 MasterCard Payment</td>
<td>005</td>
<td></td>
<td></td>
</tr>
<tr>
<td>179417802</td>
<td>7/26/2016</td>
<td>04:01:16</td>
<td>07 GlobalTest</td>
<td>010 MasterCard Credit</td>
<td>016 MasterCard Debit</td>
<td>012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>179417803</td>
<td>7/26/2016</td>
<td>04:21:16</td>
<td>07 GlobalTest</td>
<td>010 MasterCard Credit</td>
<td>016 MasterCard Debit</td>
<td>012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>179417804</td>
<td>7/26/2016</td>
<td>04:01:16</td>
<td>07 GlobalTest</td>
<td>010 MasterCard Credit</td>
<td>016 MasterCard Debit</td>
<td>012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>179417805</td>
<td>7/26/2016</td>
<td>04:01:16</td>
<td>07 GlobalTest</td>
<td>010 MasterCard Credit</td>
<td>016 MasterCard Debit</td>
<td>012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>179417806</td>
<td>7/26/2016</td>
<td>04:01:16</td>
<td>07 GlobalTest</td>
<td>010 MasterCard Credit</td>
<td>016 MasterCard Debit</td>
<td>012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>179417807</td>
<td>7/26/2016</td>
<td>04:01:16</td>
<td>07 GlobalTest</td>
<td>010 MasterCard Credit</td>
<td>016 MasterCard Debit</td>
<td>012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>179417808</td>
<td>7/26/2016</td>
<td>04:01:16</td>
<td>07 GlobalTest</td>
<td>010 MasterCard Credit</td>
<td>016 MasterCard Debit</td>
<td>012</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3. From the dropdown menu, select **All Files (*.*)**.

4. Navigate to location of the TrxDetail.txt file and click **Open**. The Text Import Wizard screen displays:
5. Select **Delimited** under Original data type and click **Next**. The following screen displays:

![Text Import Wizard](image)

6. Select **Tab** under Delimiters and click **Finish**. The report opens with the data separated into columns:

![Excel - Microsoft Excel](image)

7. Save the file as an Excel file (.xls OR .xlsx) to finish importing the tab delimited report into Excel.
PDF Format

The Portable Document Format (PDF) is a PDF file that can be viewed by Adobe Reader or Adobe Acrobat. Custom fields are not displayed.

Excel Format

The Excel Format is a spreadsheet file that can be viewed and edited in Microsoft Excel. Custom fields are not displayed.
Report Field Descriptions

The following table describes fields in the order displayed on XML Format and Tab Delimited Format reports.

<table>
<thead>
<tr>
<th>Field</th>
<th>Data Type/Size</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRX_HD_Key</td>
<td>N</td>
<td>The PNRef number that uniquely identifies the transaction.</td>
</tr>
<tr>
<td>Invoice_ID</td>
<td>AN/100</td>
<td>The invoice ID that is associated with the transaction. A value of RECUR indicates the transaction was processed using the customer database.</td>
</tr>
<tr>
<td>Seq_Num_CH</td>
<td>AN/10</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Date_DT</td>
<td>AN</td>
<td>The date and time the transaction was processed.</td>
</tr>
<tr>
<td>Merchant_Key</td>
<td>N</td>
<td>The gateway’s Merchant Number (RPNum).</td>
</tr>
<tr>
<td>User_Name_VC</td>
<td>AN/25</td>
<td>The name of the user that processed the transaction.</td>
</tr>
<tr>
<td>Register_Number_CH</td>
<td>AN/10</td>
<td>The number of the register on which the transaction is performed.</td>
</tr>
<tr>
<td>Reseller_Key</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Payment_Type_ID</td>
<td>AN/10</td>
<td>The transaction’s payment type (Visa, Amex, EBT, etc.).</td>
</tr>
<tr>
<td>Trans_Type_ID</td>
<td>AN/20</td>
<td>The transaction type.</td>
</tr>
<tr>
<td>Processor_ID</td>
<td>AN/10</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>TRX_Settle_Key</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>TRX_Settle_Msg_VC</td>
<td>AN/25</td>
<td>The East Host batch number containing the transaction.</td>
</tr>
<tr>
<td>Void_Flag_CH</td>
<td>AN/1</td>
<td>Indicates whether a transaction has been voided.</td>
</tr>
<tr>
<td>Settle_Flag_CH</td>
<td>AN/1</td>
<td>Indicates whether a transaction has been settled.</td>
</tr>
<tr>
<td>Ref_Number_CH</td>
<td>AN/12</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Settle_Date_DT</td>
<td>AN</td>
<td>The date and time the transaction was settled.</td>
</tr>
<tr>
<td>Last_Update_DT</td>
<td>AN</td>
<td>The date and time the transaction was processed or modified.</td>
</tr>
<tr>
<td>TRX_Card_Key</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Card_Info_Key</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Auth_Amt_MN</td>
<td>N</td>
<td>The authorization amount of the transaction.</td>
</tr>
<tr>
<td>Tip_Amt_MN</td>
<td>N</td>
<td>The tip amount of the transaction.</td>
</tr>
<tr>
<td>Total_Amt_MN</td>
<td>N</td>
<td>The total amount of the transaction.</td>
</tr>
<tr>
<td>Account_Type_CH</td>
<td>AN/10</td>
<td>The transaction’s account type (Visa, Amex, EBT, etc.).</td>
</tr>
<tr>
<td><strong>Field</strong></td>
<td><strong>Data Type/Size</strong></td>
<td><strong>Description</strong></td>
</tr>
<tr>
<td>------------------------------</td>
<td>-------------------</td>
<td>---------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Result_CH</td>
<td>AN/50</td>
<td>Indicates whether the transaction was APPROVED or DECLINED.</td>
</tr>
<tr>
<td>Result_Txt_VC</td>
<td>AN/50</td>
<td>The result message of the transaction.</td>
</tr>
<tr>
<td>Approval_Code_CH</td>
<td>AN/50</td>
<td>The approval code of the transaction.</td>
</tr>
<tr>
<td>Host_Ref_Num_CH</td>
<td>AN/30</td>
<td>The item number in the East Host batch.</td>
</tr>
<tr>
<td>AVS_Resp_CH</td>
<td>AN/1</td>
<td>The Address Verification Service Code returned by the cardholder’s issuing bank.</td>
</tr>
<tr>
<td>AVS_Resp_Txt_VC</td>
<td>AN/25</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>CV_Resp_CH</td>
<td>AN/1</td>
<td>The Card Verification Number Code returned by the cardholder’s issuing bank.</td>
</tr>
<tr>
<td>CV_Resp_Txt_VC</td>
<td>AN/25</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Host_Date_CH</td>
<td>AN/10</td>
<td>The local date in which the gateway processed the transaction.</td>
</tr>
<tr>
<td>Host_Time_CH</td>
<td>AN/10</td>
<td>The local time (EST) in which the gateway processed the transaction.</td>
</tr>
<tr>
<td>Acct_Num_CH</td>
<td>AN/200</td>
<td>The last 4 digits of the cardholder’s account number.</td>
</tr>
<tr>
<td>Exp_CH</td>
<td>AN/10</td>
<td>The expiration date of the card.</td>
</tr>
<tr>
<td>Type_CH</td>
<td>AN/10</td>
<td>The transaction’s payment type (Visa, Amex, EBT, etc.).</td>
</tr>
<tr>
<td>Name_on_Card_VC</td>
<td>AN/25</td>
<td>The customer’s name.</td>
</tr>
<tr>
<td>Street_CH</td>
<td>AN/25</td>
<td>The customer’s street address.</td>
</tr>
<tr>
<td>Zip_CH</td>
<td>AN/25</td>
<td>The customer’s ZIP code.</td>
</tr>
<tr>
<td>Manual</td>
<td>Boolean</td>
<td>Indicates if the account number was entered manually.</td>
</tr>
<tr>
<td>TRX_Receipt_key</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Create_Date_DT</td>
<td>AN</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Receipt_Type_ID</td>
<td>AN/20</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>IP_VC</td>
<td>AN/15</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>CustomerID</td>
<td>AN/50</td>
<td>A unique number that identifies a customer.</td>
</tr>
<tr>
<td>Orig_TRX_HD_Key</td>
<td>N</td>
<td>Identifies a follow-on transaction. The PNRef # of the original transaction (i.e. the PNRef # of a sale that was voided).</td>
</tr>
<tr>
<td>CustRef</td>
<td>AN/50</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Transaction_ID</td>
<td>AN/50</td>
<td>The reference number assigned by Global to the transaction.</td>
</tr>
<tr>
<td>Transport_Method</td>
<td>AN/50</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Field</td>
<td>Data Type/Size</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------</td>
<td>----------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Transport_EndPoint</td>
<td>AN/512</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Batch_Number</td>
<td>AN/10</td>
<td>The number of the batch in which the transaction is stored.</td>
</tr>
<tr>
<td>Batch_Seq_Num</td>
<td>AN/25</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>AcqRefData_VC</td>
<td>AN/250</td>
<td>The acquirer reference data for the transaction. Refer to the East Host Authorization and EDC Message Specifications manual for more information.</td>
</tr>
<tr>
<td>ClientTransactionDate</td>
<td>AN</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Captured</td>
<td>Boolean</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>BankResponseCode</td>
<td>AN/3</td>
<td>This field reserved for future use.</td>
</tr>
<tr>
<td>InteracRefNum</td>
<td>AN/19</td>
<td>This field reserved for future use.</td>
</tr>
<tr>
<td>CustCode</td>
<td>AN/25</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>TranID</td>
<td>AN/15</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>ValCode</td>
<td>AN/50</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>CardPresent</td>
<td>Boolean</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>IsCleaned</td>
<td>Boolean</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>TRX_Receipt_Cnt</td>
<td>N</td>
<td>Indicates if an electronic signature or receipt is associated with this transaction.</td>
</tr>
<tr>
<td>Auth_Date_DT</td>
<td>AN</td>
<td>The date and time the authorized transaction was processed.</td>
</tr>
<tr>
<td>BatchID_VC</td>
<td>AN/14</td>
<td>The unique ID number of the batch in the Virtual Terminal.</td>
</tr>
<tr>
<td>TRX_Invoice_Key</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>TRX_HD_Key1</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Invoice_ID1</td>
<td>AN/100</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>XMLStream_TX</td>
<td>AN</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Company_Name_VC</td>
<td>AN/100</td>
<td>The customer’s Company Name.</td>
</tr>
<tr>
<td>Contact_Key</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>PONum</td>
<td>AN/100</td>
<td>The customer’s PO number (used for level II commercial card transactions).</td>
</tr>
<tr>
<td>Order_Date</td>
<td>AN</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Duty_Amt</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Alternate_Tax_Amt</td>
<td>N</td>
<td>The alternative tax amount of the sale.</td>
</tr>
<tr>
<td>Discount_Amt</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Field</td>
<td>Data Type/Size</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------</td>
<td>----------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>Freight_Amt</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Line_Item_Count</td>
<td>N</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Last_Update_DT1</td>
<td>AN</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>rowguid</td>
<td>AN</td>
<td>This field is for internal use only.</td>
</tr>
<tr>
<td>Tax_Amt</td>
<td>N</td>
<td>The tax amount of the sale.</td>
</tr>
<tr>
<td>Convenience_Amt</td>
<td>N</td>
<td>The convenience amount of the transaction.</td>
</tr>
<tr>
<td>EntryMode</td>
<td>AN/50</td>
<td>The entry mode of the transaction (EMV, Manual, Swipe, Recurring, etc.).</td>
</tr>
<tr>
<td>ReceiptEmailAddress</td>
<td>AN</td>
<td>The customer's email address that received a copy of the receipt.</td>
</tr>
<tr>
<td>TransactionType</td>
<td>N</td>
<td>The type of transaction. Valid values include:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 – Sale</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 – Return</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3 – Reversal</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 – Authorization</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6 – Preauth Complete</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7 – ForceCapture</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8 – BalanceInquiry</td>
</tr>
<tr>
<td></td>
<td></td>
<td>19 – CardVerify</td>
</tr>
<tr>
<td>EMVData</td>
<td>AN</td>
<td>EMV transactions only. The ICC data in TLV format that is captured from the card and sent to the host.</td>
</tr>
<tr>
<td>EMVResponse</td>
<td>AN</td>
<td>EMV transactions only. The EMV data response string in TLV format returned by the host.</td>
</tr>
</tbody>
</table>
The following table describes the information that displays on PDF Format and Excel Format reports:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ref #</td>
<td>A unique reference number (PNRef) assigned to each transaction for easy retrieval.</td>
</tr>
<tr>
<td>Cust ID</td>
<td>A unique number that identifies a customer.</td>
</tr>
<tr>
<td>Inv #</td>
<td>The optional invoice number that is associated with the transaction.</td>
</tr>
<tr>
<td>Date</td>
<td>The date and time the transaction was processed.</td>
</tr>
<tr>
<td>Result</td>
<td>The response for the transaction (Approved, Declined, etc.).</td>
</tr>
<tr>
<td>Payment Type</td>
<td>The transaction’s payment type (Visa, Amex, EBT, Echeck, etc.).</td>
</tr>
<tr>
<td>Account Type</td>
<td>The transaction’s account type (Visa, Amex, EBT, Echeck, etc.). This does not display for check/ECC reports.</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name.</td>
</tr>
<tr>
<td>Type</td>
<td>The type of transaction (Sale, Authorization, Credit, etc.).</td>
</tr>
<tr>
<td>Status</td>
<td>The status of the transaction. If a transaction is declined, usually an error message is displayed (Approval, Missing Key, etc.).</td>
</tr>
<tr>
<td>Approval Code</td>
<td>The approval or error code of the transaction.</td>
</tr>
<tr>
<td>Auth Amt</td>
<td>The dollar amount of an approval or authorization request.</td>
</tr>
<tr>
<td>Request Amt</td>
<td>The dollar amount the merchant attempts to charge to a prepaid credit card.</td>
</tr>
<tr>
<td>Capture Amt</td>
<td>The dollar amount of a partial authorization request in a prepaid credit card transaction.</td>
</tr>
<tr>
<td>Tip Amt</td>
<td>The tip amount for the transaction.</td>
</tr>
<tr>
<td>User</td>
<td>The name of the user that processed the transaction.</td>
</tr>
<tr>
<td>Reg</td>
<td>The register number on which the transaction is performed.</td>
</tr>
<tr>
<td>PONum</td>
<td>The customer’s PO number (used for level II commercial card transactions).</td>
</tr>
<tr>
<td>Cust Code</td>
<td>The code the merchant defines to identify the type of customer, for example, business or personal. This field can also be used for the PO Number.</td>
</tr>
</tbody>
</table>
Batch Review

The following section describes how to review summary information for the current or previous batch. For information on how to access older batches, refer to Past Batch Summary and Details on page 194.

**Note:** Current and previous batch reports are generated for credit, debit and EBT card transactions only. Reports will have eCheck or Check fields but they always display $0.00.

Batch Summary

To generate a summary report on credit, debit and EBT card transactions in the current or previous batch in Virtual Terminal, follow these steps:

1. From the Main Menu, click **Current Batch**.
2. From the Current Batch menu, click **Host Batch Info**. The Processor Host Batch Inquiry screen displays:

   ![Processor Host Batch Inquiry](image)

   3. Select the batch from which you want to produce the report by entering 0 (zero) for the current open batch or 1 for the previous batch in the Batch Sequence Number field and click **Submit**. The Processor Host Batch Inquiry screen displays with the results of your search:

   **Note:** Only values 0 and 1 are valid.

   ![Processor Host Batch Inquiry](image)

<table>
<thead>
<tr>
<th>Tender Type</th>
<th>Sale Count</th>
<th>Sale Amount</th>
<th>Return Count</th>
<th>Return Amount</th>
<th>Total Count</th>
<th>Total Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Card</td>
<td>48</td>
<td>$10,458.95</td>
<td>1</td>
<td>$23.54</td>
<td>49</td>
<td>$10,435.45</td>
</tr>
<tr>
<td>Debit Card</td>
<td>5</td>
<td>$27.60</td>
<td>1</td>
<td>$2.00</td>
<td>6</td>
<td>$25.80</td>
</tr>
<tr>
<td>EBT</td>
<td>0</td>
<td>$0.00</td>
<td>0</td>
<td>$0.00</td>
<td>0</td>
<td>$0.00</td>
</tr>
<tr>
<td>Check</td>
<td>0</td>
<td>$0.00</td>
<td>0</td>
<td>$0.00</td>
<td>0</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total</td>
<td>55</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$10,461.25</td>
</tr>
</tbody>
</table>
The following table defines the column headings on this window:

<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tender Type</td>
<td>A list of payment types. Some of the types listed may not be accepted by the merchant or supported by Virtual Terminal at this time.</td>
</tr>
<tr>
<td>Sale Count</td>
<td>The total number of sales for each tender type.</td>
</tr>
<tr>
<td>Sale Amount</td>
<td>The total amount of sales for each tender type.</td>
</tr>
<tr>
<td>Return Count</td>
<td>The total number of returns for each tender type.</td>
</tr>
<tr>
<td>Return Amount</td>
<td>The total amount of returns for each tender type.</td>
</tr>
<tr>
<td>Total Count</td>
<td>The total number of sales and returns for each tender type.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>The net amount (sales – returns) for each tender type.</td>
</tr>
</tbody>
</table>

4. If you would like to print this report, use Internet Explorer’s print button or click the File tab and select Print in the browser.
Past Batch Summary and Details

Virtual Terminal reporting is performed on a date and time basis while host reports are performed on a batch basis. Past batch summary and detail reporting allows merchants to generate past batch reports on the front-end (Virtual Terminal) for reconciliation with the host's back-end reporting systems.

Note: This feature only applies to credit, debit and EBT transactions.

To generate a summary or transaction details report for a previously settled batch, follow these steps:

1. From the Main Menu, click Find Transactions.
2. From the Find Transactions menu click Credit, Debit or EBT. The Find Credit Transactions Transaction Filters screen displays:

3. Select a date range that contains the batch you want to review. There are several ways to do this:
   - You can select a pre-defined date range from the Date Range dropdown menu.
   - You can modify Start Date and End Date.
   - You can use the calendar to select a particular date. Or, use the ≤ or ≥ links in the month bar to switch the month, and click on any date link in the calendar for a particular date.
4. Click **Submit**. Virtual Terminal displays a screen with the results of your search:

![Credit Transactions for RTP-ON Metro GA Merch... 6/19](image)

5. Click the **Ref #** of a transaction from the batch you are looking for.

6. Scroll to the bottom of the screen to find the receipt details for the transaction you selected. Take note of the **Batch Number**.

![Map Address](image)

7. You can now find summary or detail information for the batch. Each procedure is described below.
Past Batch Summary Information

1. From the Main Menu, click **Find Transactions**.

2. From the Find Transactions menu, click **Summary**. The Transaction Summary Filters screen displays:

   ![Transaction Summary Filters](image)

3. Select the date range that contains all transactions for the batch you have identified.

4. Enter the Batch Number into the **Batch Num** field.

5. Click **Submit**. Virtual Terminal displays the summary information for the batch you chose.

   ![Credit Card Summary](image)
   ![Check Summary](image)
   ![Debit Card Summary](image)
   ![EBT Summary](image)
Past Batch Detail Information

1. From the Main Menu, click **Find Transactions**.
2. From the Find Transactions menu click **Credit**, **Debit**, or **EBT**. The Transaction Filters screen displays:

3. Select the date range that contains *all transactions* for the batch you have identified.
4. Enter the Batch Number into the **Batch Num** field.
5. Click **Submit**. Virtual Terminal displays the detail information for the batch you chose.
User Reports

The user reporting features in Virtual Terminal allow users with sufficient privileges to view and export reports on the status and activity of users. The following user reports are available:

- **Merchant User Status Report** – Provides a list of all users, optionally displaying security permissions.
- **User Audit Report** – Provides a list of activity modifying or updating users.

Merchant User Status Report

To generate a merchant user status report in Virtual Terminal, follow these steps:

1. From the Main Menu, click **Reports**.
2. From the **Reports** menu, click **Report List**. The following screen displays:

   ![Report List](image)

   - **Merchant User Status Report**
   - **User Audit Trail Report**

3. Click **Merchant User Status Report**. The following screen displays:

   ![Merchant User Status Report](image)

4. Enter the user name to search for in the **Username** field. To view permissions for the users returned in the report, select **Show Security Levels**.
5. Click **Run Report**. The report results display:

   ![Merchant User Status Report](image)
The following table defines the column headings on this window:

<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Username</td>
<td>The login username of the merchant user.</td>
</tr>
<tr>
<td>First Name</td>
<td>The first name of the merchant user.</td>
</tr>
<tr>
<td>Last Name</td>
<td>The last name of the merchant user.</td>
</tr>
<tr>
<td>Email</td>
<td>The email address of the merchant user.</td>
</tr>
<tr>
<td>Sale, Credit…</td>
<td>If you select Show Security Levels, the report displays a Y for each security permission allowed to the user.</td>
</tr>
</tbody>
</table>

To export the results of the report, click Export. See Exporting Reports on page 181 for more information.
User Audit Report

The user audit trail report returns the following audit trail entry types:

- User changed password
- User deleted
- User options changed
- User preferences changed
- User status changed
- Security level changed
- Last login

To generate a user audit trail report in Virtual Terminal, follow these steps:

1. From the Main Menu, click Reports.
2. From the Reports menu, click Report List. The following screen displays:

   ![Report List](image)

   - Merchant User Status Report
   - User Audit Trail Report

3. Click User Audit Trail Report. The following screen displays:

   ![User Audit Trail Report](image)

4. There are several options to filter the report:
   - You can modify Start Date/Time and End Date/Time.
   - You can use the calendar to select a particular date. Or, use the ≤ or ≥ links in the month bar to switch the month, and click on any date link in the calendar for a particular date.
   - You can choose by the Username whose actions you want to audit. If you do not enter a Username, Virtual Terminal returns the logged in user’s audit report.
5. Click Run Report. The report results display:

```
User Audit Trail Report
November 06, 2012 1:12:49 PM

Acceptance 24050101 - Restaurant
24050101

<table>
<thead>
<tr>
<th>Date</th>
<th>Action</th>
<th>Action Made By</th>
<th>Action Made To</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/6/2012</td>
<td>User Login As</td>
<td>GlobalTest</td>
<td>GlobalTest</td>
<td>User Login As: GlobalTest</td>
</tr>
<tr>
<td>12:06:25 PM</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2/1/2010</td>
<td>User Reset</td>
<td>AdminShop</td>
<td>GlobalTest</td>
<td>User Reset Password: username=AdminShop; status=1; sysSecured=1; licenseAgreedNo; question=answer; contact=Street1=123; City=Atlanta; State=GA; Province=GA; Zip=30312; onName=shop.com; mobile=1234567890</td>
</tr>
<tr>
<td>12:02:27 PM</td>
<td>Password</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5/21/2009</td>
<td>User Reset</td>
<td>admin</td>
<td>GlobalTest</td>
<td>User Reset Password:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
```

The following table defines the column headings on this window:

<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>The date and time the action occurred.</td>
</tr>
<tr>
<td>Action</td>
<td>A brief description of the action user took.</td>
</tr>
<tr>
<td>Action Made By</td>
<td>The login username of the merchant user that took the action described in the Action field.</td>
</tr>
<tr>
<td>Action Made To</td>
<td>The login username of the merchant user that was modified by the Action described in the Action field. If no user was modified, this value will be the same as Action Made By.</td>
</tr>
<tr>
<td>Description</td>
<td>A detailed description of the action performed including the information updated.</td>
</tr>
</tbody>
</table>

To export the results of the report, click Export. See Exporting Reports on page 181 for more information.
End of Day Settlement

The batch must be settled daily to receive payment for authorized credit, debit and EBT transactions. Virtual Terminal supports two different settlement methods for credit, debit and EBT transactions:

- **Time-Initiated Settlement**: The host automatically settles the batch at a pre-arranged time.
- **Merchant-Initiated Settlement**: The merchant manually settles the batch.

**Note**: All check/ECC batches settle automatically at 3:15am EST (subject to change). There is no manual batch settlement option for check/ECC transactions.

**WARNING**: Do NOT use test credit, debit or EBT cards in a batch containing live transactions. If a test card is used, the host will drop the entire batch of live transactions. If the batch of live transactions is dropped, all transactions in the batch must be manually re-keyed in order for those transactions to be settled.

In most cases, merchants will be set up for time-initiated settlement for credit, debit and EBT transactions and settlement will occur at 2am EST. If you choose to settle the batch manually, follow these steps:

1. From the Main Menu, click **End of Day**.
2. From the End of Day menu, click **CC/DBT/EBT**. The following screen displays:

   ![End of Day Report](image)

   **CC/DBT/EBT Transactions**

   - Batch summary:
     - Total number of transactions: 2
     - Net amount: $11.69
   - Box: [Force End of Day Batch Close]

   Note: If the batch close operation fails, you may need to force the batch to close. Select the **Force End of Day Batch Close** box and click **Close Batch**.

3. Click **Close Batch** to close the batch.

   **Note**: If the batch close operation fails, you may need to force the batch to close. Select the **Force End of Day Batch Close** box and click **Close Batch**.

4. Virtual Terminal closes the batch and displays a report.
Batch Upload

If your account is currently using time-initiated settlement, you can use Virtual Terminal to upload a batch of credit card transactions via the web interface. You may want to use this feature if your POS application does not easily integrate directly with the Virtual Terminal. In these instances, Virtual Terminal can read the transactions from a flat file which you upload.

Batch processing is continuous. When you upload a batch file, it is placed in a queue and Virtual Terminal processes the uploaded file as soon as the file is reached in the queue.

**WARNING!** PCI compliance requires that card data cannot be stored on a PC after it is transmitted. If you store card data prior to use, such as in a batch file, you must store it in an encrypted state and then securely delete it after it is used. In order to securely delete a file, you must write over the file at least three times with random data. The following tools are available to securely delete files in a PCI-compliant manner:

- **SDelete**  
- **Eraser**  
  [http://www.heidi.ie/node/6](http://www.heidi.ie/node/6)

1. From the Main Menu, click **Tools**.
2. From the Tools menu, click **Batch Upload**. The following screen displays:

![Batch File Upload](image)

3. Select the type of File Format from the dropdown menu. (The default is Tab Delimited, but Virtual Terminal also supports the PCCharge DAT File formation.)

   **Note:** As the notice says, the host places uploaded batch files in the batch queue and processes the files in the order they were uploaded. Typically, batched transactions start processing within one hour. If no transactions from a batch file appear in the Find Transactions reporting within 3 hours, please contact the helpdesk.

4. Click **Browse** to find and upload the file.
5. Click **Upload**.
6. The batch file is now uploaded. You **must** securely delete the file as described in the warning above.

   Once you have uploaded a batch file, Virtual Terminal will scan for prepared batch files on the hour and then process the transactions found, readying them for settlement.

**Batch Upload File Format**

**Tab Delimited**

**Note:** The Batch Upload tab delimited file cannot contain any special characters.

The following table defines the file format in a Tab Delimited Batch Upload file.
<table>
<thead>
<tr>
<th>Field Number</th>
<th>Field Name</th>
<th>Description</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Transaction Type</td>
<td>SALE, REPEATSALE, AUTH, RETURN, FORCE, TOKENSALE</td>
<td>Y</td>
</tr>
<tr>
<td>2</td>
<td>Account Num</td>
<td>Account Number. Required except for TOKENSALE transaction type.</td>
<td>Y</td>
</tr>
<tr>
<td>3</td>
<td>Exp Date</td>
<td>Expiration Date in MMYY format. Required except for TOKENSALE transaction type.</td>
<td>Y</td>
</tr>
<tr>
<td>4</td>
<td>Amount</td>
<td>Total Amount in NNNNN.NN format</td>
<td>Y</td>
</tr>
<tr>
<td>5</td>
<td>Invoice Num</td>
<td>Invoice Number. The maximum length is 16 digits for American Express cards and 25 digits for all other cards. Required for the lowest rates on keyed transactions.</td>
<td>N</td>
</tr>
<tr>
<td>6</td>
<td>Zip</td>
<td>ZIP. Must be a valid US ZIP code.</td>
<td>N</td>
</tr>
<tr>
<td>7</td>
<td>Street</td>
<td>Street Billing Address. The maximum length is 25 characters.</td>
<td>N</td>
</tr>
<tr>
<td>8</td>
<td>Name on Card</td>
<td>Card Holder's name as on the card. The maximum length is 25 characters.</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Note:</strong> Ampersands (&amp;) are not permitted in this field and need to be removed if present.</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>PO Num</td>
<td>Purchase Order Number. The maximum length is 25 characters.</td>
<td>N</td>
</tr>
<tr>
<td>10</td>
<td>Tax Amount</td>
<td>Tax Amount</td>
<td>N</td>
</tr>
<tr>
<td>11</td>
<td>City</td>
<td>City of Billing Address. Must be valid against a 2 digit US state code or Canadian province.</td>
<td>N</td>
</tr>
<tr>
<td>12</td>
<td>State</td>
<td>State (two letter state code, ex. GA).</td>
<td>N</td>
</tr>
<tr>
<td>13</td>
<td>Auth Code</td>
<td>Authorization Code. The length must be 6 characters.</td>
<td>N</td>
</tr>
<tr>
<td>14</td>
<td>PNRef</td>
<td>Unique Reference Number. The maximum length is 20 characters. Required for TOKENSALE transaction type. Use the PNRef value from an approved transaction in this field. Virtual Terminal will perform a sale transaction using the PNRef number to identify the credit card account details to use, including the customer's name, card number, expiration date, and original sale amounts.</td>
<td>N</td>
</tr>
<tr>
<td>15</td>
<td>Card Type</td>
<td>Leave this field blank. The Card Type is identified using the Account Number. This field has been retained for backwards compatibility.</td>
<td>N</td>
</tr>
</tbody>
</table>
The following is an example of a Tab Delimited text file. Each line is a separate transaction.

Note: Make sure that there is one tab between each field.
PCCharge DAT File

Note: *The Batch Upload PCCharge DAT file cannot contain any special characters.*

The following table defines the file format in a PCCharge DAT Batch Upload file.

<table>
<thead>
<tr>
<th>Field Number</th>
<th>Field Name</th>
<th>Description</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Action Code</td>
<td>Valid values include:</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 – Sale</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 – Credit</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3 – Void (DO NOT USE*)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>4 – Pre-Auth</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 – Post-Auth (DO NOT USE*)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Credit Card</td>
<td>Credit card number. This is a numeric only field.</td>
<td>Y</td>
</tr>
<tr>
<td>3</td>
<td>Exp.</td>
<td>Expiration Date in MMYY format</td>
<td>Y</td>
</tr>
<tr>
<td>4</td>
<td>Amount</td>
<td>Total Amount in NNNNN.NN format</td>
<td>Y</td>
</tr>
<tr>
<td>5</td>
<td>Ticket</td>
<td>Invoice Number. The maximum length is 16 digits for American Express cards and 25 digits for all other cards. Required for the lowest rates on keyed transactions.</td>
<td>N</td>
</tr>
<tr>
<td>6</td>
<td>Zip / PNRef</td>
<td>Required for Action Codes 3 and 5.</td>
<td>C</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For Action Codes 1, 2, 4, and 5, the ZIP Code. Must be a valid US ZIP code.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>For Action Code 3, the PNRef number, up to 20 digits.</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Street</td>
<td>Street Billing Address. The maximum length is 25 characters.</td>
<td>N</td>
</tr>
<tr>
<td>Varies</td>
<td>Customer Code</td>
<td>Customer Code</td>
<td>N</td>
</tr>
<tr>
<td>Varies</td>
<td>Tax Amount</td>
<td>Tax Amount</td>
<td>N</td>
</tr>
<tr>
<td>Varies</td>
<td>Customer Name</td>
<td>Customer Name</td>
<td>N</td>
</tr>
</tbody>
</table>

Number of Fields Identifies the fields provided for each transaction in the PCCharge DAT File. If used, must be the last field on the first transaction. Valid values include:

- 107 – fields 1 to 7 must be included for each transaction
- 108 – fields 1 to 7 and Customer Name (8) must be included for each transaction
- 109 – fields 1 to 7, Customer Code (8), and Tax Amount (9) must be included for each transaction
- 110 – fields 1 to 7, Customer Code (8), Tax Amount (9), and Customer Name (10) must be included for each transaction

*Void and Post-Auth transactions are no longer supported and will not be executed from within a batch file.*
The following is an example of a PCCharge DAT file. Each line is a separate transaction. Each field is enclosed in quotation marks and fields are separated by spaces.
Customer Database

The Customer Database features allow merchants to store customer information and set up billing on a regular basis. Each day at 3:15am EST (subject to change), a batch process runs automatically and processes all recurring transactions scheduled for that day. This chapter describes how to set up a customer database and how to set up recurring billing. Specifically, it includes:

- Add a Customer
- Add Credit Card and Check/ECC Payment Information
- Add Contract Information
- Find Customers
- Process Card On File Transactions
- Recurring Billing Report
- Recurring Billing Expiration Report
- Import or Export a Customer Database File.
**Add a Customer**

To add a customer, follow these steps:

1. From the Main Menu, click **Customer Database**.
2. From the Customer Database menu, click **Add Customer**. The Add Customer screen displays:

The following table defines the fields used when entering data for a new recurring billing customer:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer ID</td>
<td>The Customer ID field is the merchant’s reference number for the customer. Typically, this field is the same as the customer identifier in the merchant’s CRM (Customer Relationship Management) or billing system.</td>
</tr>
<tr>
<td>First Name</td>
<td>Customer’s first name.</td>
</tr>
<tr>
<td>Last Name</td>
<td>Customer’s last name.</td>
</tr>
<tr>
<td>Company</td>
<td>Name of the customer’s company.</td>
</tr>
<tr>
<td>Title</td>
<td>Customer’s title.</td>
</tr>
<tr>
<td>Department</td>
<td>Department at the customer’s site.</td>
</tr>
<tr>
<td>Email</td>
<td>Customer’s email address.</td>
</tr>
<tr>
<td>Daytime Phone</td>
<td>Customer’s daytime phone number.</td>
</tr>
<tr>
<td>Evening Phone</td>
<td>Customer’s evening phone number.</td>
</tr>
<tr>
<td>Mobile Phone</td>
<td>Customer’s mobile phone number.</td>
</tr>
<tr>
<td>Fax</td>
<td>Customer’s fax number.</td>
</tr>
<tr>
<td>Field</td>
<td>Action</td>
</tr>
<tr>
<td>------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Status</td>
<td>Check whether the customer is active or inactive.</td>
</tr>
<tr>
<td>Address Line 1-3</td>
<td>Enter up to 3 lines of address information.</td>
</tr>
<tr>
<td>City, State, Province, Postal (Zip) Code</td>
<td>Enter city, state, and ZIP or postal code information for the customer.</td>
</tr>
<tr>
<td>Note:</td>
<td>Canadian Postal codes must be entered in uppercase letters.</td>
</tr>
<tr>
<td>Country</td>
<td>Use the dropdown menu to locate the customer’s country.</td>
</tr>
</tbody>
</table>

3. Click **Add Customer**. The Primary Contact screen displays:

**Primary Contact**

- Customer ID: 123
- Status: Active
- Jack Black
- JackBlack Clothing
- 123 Main Street
- Atlanta, GA 30318
- USA

**Payment Info**

**Add Credit Card or ECC**

**Note:** You can edit the primary information for this customer by clicking **Edit Customer**. To add a credit card or check/ECC information for payments, see Add Credit Card and Check/ECC Payment Information on page 211. To add contract information, see Add Contract Information on page 213.
Add Credit Card and Check/ECC Payment Information

Virtual Terminal can store credit card and check/ECC payment information for customers. This section shows how to add credit card and check/ECC payment information to a customer profile.

Add Credit Card Payment Information

To add credit card payment information to a customer profile, follow these steps:

1. From the Primary Contact screen, click Add Credit Card or ECC. The following screen displays:

![Payment Item (* indicates required field)](image)

2. Select Credit Card. The Payment Item screen displays:

![Payment Item (* indicates required field)](image)

3. Enter the credit card information or click Get Card Data and swipe, insert, or tap the credit card. To quickly enter the customer’s name and address, click Copy Details From Customer Record. Fields with an asterisk (*) are required and entering information in all fields is recommended.

4. Click Save Payment Info to return to the Primary Contact screen.
Add Check/ECC Payment Information

To add check/ECC payment information to a customer profile, follow these steps:

1. From the Primary Contact screen, click Add Credit Card or ECC. The following screen displays:

   ![Add Credit Card or ECC Screen](image)

2. Select ECC Recurring. The Payment Item screen displays:

   ![Payment Item Screen](image)

3. Enter the Banking Routing/Transit and Account Numbers. You can also swipe the customer's check through the MagTek MiniMICR reader to populate these fields.

   To quickly enter the customer's name and address, click Copy Details From Customer Record. Fields with an asterisk (*) are required and entering information in all fields is recommended.

4. Click Save Payment Info to return to the Primary Contact screen.
Add Contract Information

Virtual Terminal can store contract information for recurring billing customers.

**Note:** If you no longer plan on using a contract, set it to Inactive for at least 90 days to verify that all issues on transactions generated by the contract have been resolved. After 90 days, you may delete the contract. Deleting a contract will not delete the transaction records, but keeping a contract as Inactive will aid in investigating issues with recurring transactions.

To make a contract Inactive, click the Contract ID link from the Primary Contact screen. Select Inactive under Status and click Update Contract.

To add contract information, follow these steps:

1. From the Primary Contract screen, click Add Contract. The following screen displays:

![Contract Info (*) indicates required field](image)

The following table defines the fields used when entering data for a new contract for a recurring billing customer:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract ID</td>
<td>The merchant’s reference number for the customer.</td>
</tr>
<tr>
<td>Contract Name</td>
<td>Name of the contract.</td>
</tr>
<tr>
<td>Start Date</td>
<td>Use the calendar option to select a start date for the contract.</td>
</tr>
<tr>
<td>End Date</td>
<td>Use the calendar option to select an end date for the contract.</td>
</tr>
<tr>
<td>Subtotal</td>
<td>The amount of the contract.</td>
</tr>
<tr>
<td>Tax</td>
<td>The tax amount for the contract.</td>
</tr>
</tbody>
</table>
### Field | Action
---|---
**Total (Read Only)** | The total amount of the contract.
**Status** | Check whether the contract is active or inactive.
**Which Account should be Billed for this Contract?** | Use the dropdown menu to select which account to bill for this contract.
**Add New Credit Card or ECC Info** | To add new payment information for this contract, select this option. See Add Credit Card and Check/ECC Payment Information on page 211 for more information.
**Execute this Contract** | From the dropdown menu, select how often this contract should be executed.
**If a transaction is ever declined . . .** | Virtual Terminal can reprocess recurring billing transactions if they are declined. Indicate how many times Virtual Terminal should attempt to reprocess declined transactions for this contract. A zero (0) means do not reprocess.
**Would you like to receive a confirmation e-mail . . .** | Virtual Terminal can send a confirmation email to the merchant when a transaction is approved on this contract. Indicate if you would like to send an email for approved transactions.
**Would you like to receive a confirmation e-mail . . .** | Virtual Terminal can send a confirmation email to the merchant when a transaction is declined or partially approved on this contract. Indicate if you would like to send an email for declined and partially approved transactions.

2. Click **Add Contract**. The following screen displays:

![Add Contract Screen](image)

**Note:** On transaction search results and reports, an invoice ID of RECUR identifies a transaction processed based on a customer database contract.
**Find Customers**

To find customers, follow these steps:

1. From the Main Menu, click **Customer Database**.
2. From the Customer Database menu, click **View Customers**. The Find Customers screen displays:

   ![Find Customers Screen](image1)

3. In the **Search By** field, use the dropdown menu to select the value to search by:

   ![Search By Options](image2)

4. Enter a value in the **Search Value** field.
5. For status, select **Active**, **Inactive**, or **All** customers.
6. Click **Find Customer(s)**. The following screen displays:

   ![Customer List](image3)
7. Click the **Customer ID**. Virtual Terminal displays information about the selected customer.

![Customer ID Information](image)

---

**Primary Contact**

- **Customer ID**: 123456789
- **Status**: Active
- **John Doe**
- **Company**: 123 Main St
- **Atlanta, GA 12345**
- **USA**

---

**Payment Info**

- **Payment Type**: ECC
- **Account Number**: *Redacted*
- **Exp Date**: IV8
- **Charge Account**: ECC Recurring, Charge

- **Payment Type**: MasterCard
- **Account Number**: *Redacted*
- **Exp Date**: 0816
- **Charge Account**: Sale, Charge

---

**Contracts**

- **Contract ID**: 1232234
- **Status**: Active
- **Next Bill Date**: 4/21/2014
- **Bill Amount**: $30.00

---

*If a card is present, use the Virtual Terminal Credit menu function and swipe the card for the best transaction fee. If not, you must have cardholder permission to use customer card on file.*
Process Card on File Transactions

Virtual Terminal allows you to process credit card or check/ECC transaction directly from the customer database. First, you must find the customer for whom you want to process a transaction. See Find Customers on page 215 for more information.

**Note:** You must have the customer's permission to use a stored credit card or check/ECC account to process a transaction.

To process a credit card or check/ECC transaction, follow these steps:

1. Select the transaction type you want to perform from the dropdown menu under Charge Account.

2. For a credit card transaction, select **Sale**, **Recurring Sale**, **PreAuth**, **Return**, **ForceAuth**, **Card Verify**, or **Void** and enter the amount of the charge or refund in the Charge Account field.

   For a check/ECC transaction, select **ECC Recurring** or **Void** and enter the amount of the charge in the Charge Account field. Merchants in the ECC Web and Tel categories also have the option to perform a **Repeat Sale** transaction.

3. Click **Charge**.
Virtual Terminal displays the appropriate credit card or check/ECC transaction screen with the information already filled in. See *Credit Card Transaction Processing* on page 21 or *Check/ECC Transaction Processing* on page 154 for more information.

4. Enter any extra information and click **Process**.
Delete Payment/Contract Information

Before you delete a payment type or contract, export the customer data so it is available in case of deletion error. Credit card and check/ECC numbers are redacted in exported files so take extreme care when performing a deletion. See Customer Database Export on page 240 for more information on exporting customer data.

To delete customer payment or contract information, follow these steps:

**Note:** If you no longer plan on using a contract, set it to Inactive for at least 90 days to verify that all issues on transactions generated by the contract have been resolved. After 90 days, you may delete the contract. Deleting a contract will not delete the transaction records, but keeping a contract as Inactive will aid in investigating issues with recurring transactions.

To make a contract Inactive, click the Contract ID link from the Primary Contact screen. Select **Inactive** under Status and click **Update Contract**.

1. From the Primary Contact screen, click **Delete** next to the payment type or contract.

2. A confirmation prompt displays. Click **OK**.
Delete a Customer

Before you delete a customer, export the customer data so it is available in case of deletion error. See Customer Database Export on page 240 for more information on exporting customer data.

To delete a customer, follow these steps:

1. Search for the customer you would like to delete. See Find Customers on page 215 for more information.

2. Select the checkbox next to the Customer ID. Make sure that only the box for the desired customer is checked.

3. In the Make Checked Customers dropdown menu, select Delete.
   Note: Instead of deleting a customer, consider making them Inactive.

4. A confirmation prompt displays. Click OK.
Recurring Billing Report

You can print a report listing all of the recurring billings you have done.

To view the Recurring Billing Report, follow these steps:

1. From the Main Menu, click Customer Database.
2. From the Customer Database menu, click Billing Report. The following screen displays:

![Show Filters?](image)

The filters below are optional. By default, this report will show all billings that have occurred during the current month.

- **Transaction Status**: Approved
- **Customer ID**: Enter the ID if you would like to report on a specific Customer ID.
- **Billed Amount, $**: Choose Is Equal To, Is Greater Than, or Is Less Than and the billed amount you would like to specify for the report.
- **Date Range, From**: Choose All, Month-to-Day, Previous Month, Last 30 Days, Last 60 Days, Last 90 Days, or Year-to-Day. Type in the range of dates in MM/DD/YYYY format.
- **Pay Method**: Choose All, Credit Card, or ECC.

3. Complete desired fields. The following table defines the fields used when entering data for the Billing Report:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Status</td>
<td>The status of the transaction. Choose All, Approved, Other, or Partially Approved.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>Enter the ID if you would like to report on a specific Customer ID.</td>
</tr>
<tr>
<td>Billed Amount, $</td>
<td>Choose Is Equal To, Is Greater Than, or Is Less Than and the billed amount you would like to specify for the report.</td>
</tr>
<tr>
<td>Date Range, From</td>
<td>Choose All, Month-to-Day, Previous Month, Last 30 Days, Last 60 Days, Last 90 Days, or Year-to-Day. Type in the range of dates in MM/DD/YYYY format.</td>
</tr>
<tr>
<td>Pay Method</td>
<td>Choose All, Credit Card, or ECC.</td>
</tr>
</tbody>
</table>
4. Click **Find Billing(s)**. A Billing Report list displays:

![Billing Report List](image-url)
Recurring Billing Expiration Report

You can generate a report listing all of your customers whose credit cards will be expiring in a specified timeframe. To create this report, follow the steps:

1. From the Main Menu, click Customer Database.
2. From the Customer Database menu, click Expiration Report. The following screen displays:

3. Complete desired fields. The following table defines the fields used when entering data for the Billing Expiration Report:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer ID</td>
<td>Enter the ID if you would like to report on a specific Customer ID.</td>
</tr>
<tr>
<td>Expiration Dates (MMYY), From</td>
<td>Choose Current Month or Next Month and the expiration date range in MMYY.</td>
</tr>
<tr>
<td>Status</td>
<td>Choose All, Active, Inactive, or Pending.</td>
</tr>
</tbody>
</table>

4. Click Find Expired Items. A Billing Expiration Report displays:
Customer Database Import

You can use Virtual Terminal to import customer, payment, and contract information into the Customer Database via the Customer/Payment/Contract Import form. Virtual Terminal reads the customer, payment, or contract data from a flat file which you upload. This form allows you to upload or update a customer's profile information, upload new or additional credit and check payment accounts, and add new contracts. Legacy systems use the old file format and are limited to the Customer Database Import form.

WARNING! PCI compliance requires that card data cannot be stored on a PC after it is transmitted. If you store card data prior to use, such as in a batch file, you must store it in an encrypted state and then securely delete it after it is used. In order to securely delete a file, you must write over the file at least three times with random data. The following tools are available to securely delete files in a PCI-compliant manner:

- SDelete
- Eraser
  [http://www.heidi.ie/node/6](http://www.heidi.ie/node/6)

Note: You cannot import a customer database file that is larger than 4 megabytes in size. Large customer database files may take several minutes to upload.
Customer/Payment/Contract Import Form (New Format)

Importing customer information is similar to the manual method described in the first sections of this chapter. For a new customer, you must first create the new customer record by importing a Customer file. Next, add the customer's payment accounts by importing a Payment file. Lastly, add contracts for the customer by importing a Contract file using the customer's payment account.

To import customer, payment, or contract information using the Customer/Payment/Contract Import form, follow these steps:

1. From the Main Menu, click Customer Database.
2. From the Customer Database menu, click Import. The following screen displays:

3. Select the File Type from the dropdown menu (Customer, Check Payment, Credit Payment, or Contract).
4. Select the File Format from the dropdown menu (Tab Delimited or Pipe Delimited).
5. Click Browse to find and upload the file.
6. Click Upload.

   If the file contains errors, a list of the errors displays. Correct the errors in the file and return to step 4.

   Error(s) processing file. No changes saved.

   Line 1, Field 23: Invalid Card Number
   Line 1, Field 24: Invalid Expiration Date
   Line 1, Field 40: Invalid field length/type

If the file uploads successfully and does not contain errors, the following message displays:

Upload completed successfully.
7. The customer/payment/contract database file is now uploaded. If the file contains card data, you must securely delete the file as described in the warning above.

Note: If the file contains any errors, the entire file will be rejected and all errors will be reported to the screen. Correct the errors and attempt to upload the file again. Only when a complete validation is passed will the file be successfully uploaded.
**Customer Database Import Form (Old Format)**

To import customer information using the Customer Database Import form, follow these steps:

1. From the Main Menu, click **Customer Database**.
2. From the Customer Database menu, click **Import**. The following screen displays:

   ![Customer Database Import Form](image)

3. Select the File Format from the dropdown menu (**Tab Delimited** or **Pipe Delimited**).
4. Click **Browse** to find and upload the file.
5. Click **Upload**.

   If the customer database import file contains errors, a list of the errors displays. Correct the errors in the file and return to step 4.

   ![Error(s) processing file. No changes saved.](image)

   If the customer database import file uploads successfully and does not contain errors, the following message displays:

   **Upload completed successfully.**

6. The customer database file is now uploaded. If the customer database file contains card data, you **must** securely delete the file as described in the warning above.

   **Note:** If the file contains any errors, the entire file will be rejected and all errors will be reported to the screen. Correct the errors and attempt to upload the file again. Only when a complete validation is passed will the file be successfully uploaded.
Customer/Payment/Contract Import File Format (New Format)

Customer Import File

Note: The Customer Import file cannot contain any special characters.

If you wish to create Tab Delimited or Pipe Delimited text files to upload, your files need to contain the following fields:

<table>
<thead>
<tr>
<th>Field Number</th>
<th>Field Name</th>
<th>Description</th>
<th>Max Length</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Type</td>
<td>The action you want to perform with this file. Valid values include:</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>A – Add</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>D – Delete</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>U – Update</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Customer ID</td>
<td>The Customer ID field is the merchant's reference number for the customer.</td>
<td>50</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Typically, this field is the same as the customer identifier in the merchant's CRM (Customer Relationship Management) or billing system.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>First Name</td>
<td>Customer’s first name.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>4</td>
<td>Last Name</td>
<td>Customer’s last name.</td>
<td>50</td>
<td>Y, Company not provided</td>
</tr>
<tr>
<td>5</td>
<td>Company</td>
<td>Name of the customer’s company.</td>
<td>100</td>
<td>Y, if First Name and Last Name not provided</td>
</tr>
<tr>
<td>6</td>
<td>Title</td>
<td>Customer’s title.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>7</td>
<td>Department</td>
<td>Department at the customer’s site.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>8</td>
<td>Email</td>
<td>Customer’s email address.</td>
<td>100</td>
<td>N</td>
</tr>
<tr>
<td>9</td>
<td>Daytime phone</td>
<td>Customer’s daytime phone number in NNN-NNN-NNNNN or NNN-NNNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>10</td>
<td>Evening phone</td>
<td>Customer’s evening phone number in NNN-NNN-NNNNN or NNN-NNNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>11</td>
<td>Mobile Phone</td>
<td>Customer’s mobile phone number in NNN-NNN-NNNNN or NNN-NNNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>12</td>
<td>Fax</td>
<td>Customer’s fax number in NNN-NNN-NNNNN or NNN-NNNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>Field Number</td>
<td>Field Name</td>
<td>Description</td>
<td>Max Length</td>
<td>Required</td>
</tr>
<tr>
<td>--------------</td>
<td>----------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>------------</td>
<td>----------</td>
</tr>
<tr>
<td>13</td>
<td>Status</td>
<td>The customer's active/inactive status. This is a numeric only field. Valid values are: 1 – Active, 2 – Inactive</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td>14</td>
<td>Address1</td>
<td>First line of the customer’s address.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>15</td>
<td>Address2</td>
<td>Second line of the customer’s address</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>16</td>
<td>Address3</td>
<td>Third line of the customer’s address</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>17</td>
<td>City</td>
<td>Customer’s city.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>18</td>
<td>State</td>
<td>Customer’s two-character state code, for example, GA.</td>
<td>2</td>
<td>N</td>
</tr>
<tr>
<td>19</td>
<td>Province</td>
<td>Customer’s two-character province code (in Canada), for example, ON.</td>
<td>2</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Field 21 must have a value of CAN if this field is used.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Postal (Zip) Code</td>
<td>Customer’s ZIP or postal code in NNNNN, NNNNN-NNNN, or ANA NNN format.</td>
<td>10</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Note:</strong> Canadian Postal codes must be entered in uppercase letters.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Country</td>
<td>Customer’s country.</td>
<td>3</td>
<td>N</td>
</tr>
</tbody>
</table>
Credit Card Payment Import File

**Note:** The Credit Card Payment Import file cannot contain any special characters.

If you wish to create Tab Delimited or Pipe Delimited text files to upload, your files need to contain the following fields:

<table>
<thead>
<tr>
<th>Field Number</th>
<th>Field Name</th>
<th>Description</th>
<th>Max Length</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Type</td>
<td>The action you want to perform with this file. Valid values include:</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>A – Add</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>D – Delete</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>U – Update</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Customer ID</td>
<td>The Customer ID field is the merchant's reference number for the customer.</td>
<td>50</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Typically, this field is the same as the customer identifier in the merchant's CRM (Customer Relationship Management) or billing system.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Payment Key</td>
<td>A unique ID identifying the credit payment.</td>
<td>20</td>
<td>Y, if #1 is U or D</td>
</tr>
<tr>
<td>4</td>
<td>Card Number</td>
<td>Credit card number. This is a numeric only field.</td>
<td>200</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>5</td>
<td>Expiration Date</td>
<td>Card’s expiration date in MMYY format. This is a numeric only field.</td>
<td>4</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>6</td>
<td>Name on Card</td>
<td>Cardholder’s name as on the card</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>7</td>
<td>Street Address</td>
<td>Cardholder’s billing street address.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>8</td>
<td>Postal (Zip) Code</td>
<td>Cardholder’s billing ZIP or postal code in 10 NNNNN, NNNNN-NNNN, or ANA NAN format.</td>
<td>10</td>
<td>N</td>
</tr>
</tbody>
</table>

**Note:** Canadian Postal codes must be entered in uppercase letters.
Check/ECC Payment Import File

Note: The Check Payment Import file cannot contain any special characters.

If you wish to create Tab Delimited or Pipe Delimited text files to upload, your files need to contain the following fields:

<table>
<thead>
<tr>
<th>Field Number</th>
<th>Field Name</th>
<th>Description</th>
<th>Max Length</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Type</td>
<td>The action you want to perform with this file. Valid values include:</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>A – Add</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>D – Delete</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>U – Update</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Customer ID</td>
<td>The Customer ID field is the merchant’s reference number for the customer.</td>
<td>50</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Typically, this field is the same as the customer identifier in the merchant’s</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>CRM (Customer Relationship Management) or billing system.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Payment Key</td>
<td>A unique ID identifying the check/ECC payment.</td>
<td>20</td>
<td>Y, if #1 is U or D</td>
</tr>
<tr>
<td>4</td>
<td>Check Type</td>
<td>The type of checking account. Valid values include:</td>
<td>1</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td></td>
<td></td>
<td>P – Personal</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>B – Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Name on Account</td>
<td>Account holder’s name.</td>
<td>25</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>6</td>
<td>Account Number</td>
<td>Bank account’s number. This is a numeric only field.</td>
<td>200</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>7</td>
<td>Bank Routing/Transit Number</td>
<td>Routing number identifying the bank that holds the account. This is a numeric only field.</td>
<td>9</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>8</td>
<td>Street Address</td>
<td>Account holder’s billing street address.</td>
<td>50</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>9</td>
<td>City</td>
<td>Account holder’s billing city.</td>
<td>50</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>10</td>
<td>State Code</td>
<td>Account holder’s billing state.</td>
<td>2</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>11</td>
<td>Postal/Zip Code</td>
<td>Account holder’s billing ZIP or postal code in NNNNN, NNNNN-NNNN, or ANA NAN format.</td>
<td>10</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Note: Canadian Postal codes must be entered in uppercase letters.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Social Security Number</td>
<td>Account holder’s social security number. This is a numeric only field.</td>
<td>9</td>
<td>N</td>
</tr>
<tr>
<td>Field Number</td>
<td>Field Name</td>
<td>Description</td>
<td>Max Length</td>
<td>Required</td>
</tr>
<tr>
<td>--------------</td>
<td>---------------------</td>
<td>------------------------------------------------------------------------------</td>
<td>------------</td>
<td>------------------</td>
</tr>
<tr>
<td>13</td>
<td>Phone 1 (Home)</td>
<td>Account holder’s home phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>Y, if #1 is A or U</td>
</tr>
<tr>
<td>14</td>
<td>Phone 2 (Business)</td>
<td>Account holder’s business phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>15</td>
<td>Date of Birth</td>
<td>Account holder’s date of birth in YYYYMMDD format. This is a numeric only field.</td>
<td>8</td>
<td>N</td>
</tr>
<tr>
<td>16</td>
<td>ID Type</td>
<td>The type of ID specified in the ID Number field (see below). Can be Driver’s License, MilitaryID, or StateID.</td>
<td>16</td>
<td>Y, if #4 is P</td>
</tr>
<tr>
<td>17</td>
<td>ID Number</td>
<td>An ID unique to the account holder. The type of ID is determined by the ID Type (see above). Up to 24 alphanumeric digits.</td>
<td>24</td>
<td>Y, if #4 is P</td>
</tr>
<tr>
<td>18</td>
<td>State Code</td>
<td>The two-character state code, for example, GA.</td>
<td>2</td>
<td>Y, if #4 is P</td>
</tr>
</tbody>
</table>
Contract Import File

Note: The Contract Import file cannot contain any special characters.

If you wish to create Tab Delimited or Pipe Delimited text files to upload, your files need to contain the following fields:

<table>
<thead>
<tr>
<th>Field Number</th>
<th>Field Name</th>
<th>Description</th>
<th>Max Length</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Record Type</td>
<td>The action you want to perform with this file. Valid values include:</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>A – Add</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>D – Delete</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>U – Update</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Customer ID</td>
<td>The Customer ID field is the merchant's reference number for the customer.</td>
<td>50</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Typically, this field is the same as the customer identifier in the merchant's</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>CRM (Customer Relationship Management) or billing system.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Contract ID</td>
<td>The merchant's reference number for the contract.</td>
<td>50</td>
<td>Y</td>
</tr>
<tr>
<td>4</td>
<td>Contract Name</td>
<td>The name of the contract.</td>
<td>100</td>
<td>N</td>
</tr>
<tr>
<td>5</td>
<td>Start Date</td>
<td>The start date for the contract in MMDDYYYY format.</td>
<td>8</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Note: The start date must be at least the next day.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>End Date</td>
<td>The end date for the contract in MMDDYYYY format.</td>
<td>8</td>
<td>Y</td>
</tr>
<tr>
<td>7</td>
<td>Amount</td>
<td>The amount of the contract.</td>
<td>20</td>
<td>Y</td>
</tr>
<tr>
<td>8</td>
<td>Tax Amount</td>
<td>The tax amount for the contract.</td>
<td>20</td>
<td>N</td>
</tr>
<tr>
<td>9</td>
<td>Card Payment Key</td>
<td>A unique ID identifying the credit payment account.</td>
<td>20</td>
<td>Y, if #1 is A and #10 is blank</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Note: To obtain this key, export a Credit Payment file.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Check Payment Key</td>
<td>A unique ID identifying the check/ECC payment account.</td>
<td>20</td>
<td>Y, if #1 is A and #9 is blank</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Note: To obtain this key, export a Check Payment file.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Billing Period</td>
<td>The period of time between billings. Valid values include:</td>
<td>10</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>DAY</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>WEEK</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>MONTH</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>YEAR</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field Number</td>
<td>Field Name</td>
<td>Description</td>
<td>Max Length</td>
<td>Required</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>------------</td>
<td>----------</td>
</tr>
<tr>
<td>12</td>
<td>Billing Interval</td>
<td>The number of times to bill relative to the billing period. Valid values include:</td>
<td>2</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- 1 – (daily, weekly, monthly, or yearly)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- 2 – (twice per month or year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- 4 – (four times per year)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- 14 – (for days indicating biweekly)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Max Failure</td>
<td>The number of times Virtual Terminal should attempt to reprocess declined transactions for this contract. Valid values include 0 to 10. A zero (0) means do not reprocess.</td>
<td>2</td>
<td>Y</td>
</tr>
<tr>
<td>14</td>
<td>Email Merchant Success</td>
<td>Whether the merchant receives an email for approved transactions on this contract. Valid values include 0 or 1. A zero (0) means do not send an email. This is a numeric only field.</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td>15</td>
<td>Email Merchant Failure</td>
<td>Whether the merchant receives an email for declined or partially approved transactions on this contract. Valid values include 0 or 1. A zero (0) means do not send an email. This is a numeric only field.</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Status</td>
<td>The customer's active/inactive status. This is a numeric only field. Valid values are:</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- 1 – Active</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- 2 – Inactive</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Customer Database Import File Format (Old Format)

Note: The Customer Database Import file cannot contain any special characters.

If you wish to create Tab Delimited or Pipe Delimited text files to upload, your files need to contain the following fields:

<table>
<thead>
<tr>
<th>Field Number</th>
<th>Field Name</th>
<th>Description</th>
<th>Max Length</th>
<th>Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Customer ID</td>
<td>The Customer ID field is the merchant’s reference number for the customer. Typically, this field is the same as the customer identifier in the merchant’s CRM (Customer Relationship Management) or billing system.</td>
<td>50</td>
<td>Y</td>
</tr>
<tr>
<td>2</td>
<td>First Name</td>
<td>Customer’s first name.</td>
<td>50</td>
<td>Y, if Company not provided</td>
</tr>
<tr>
<td>3</td>
<td>Last Name</td>
<td>Customer’s last name.</td>
<td>50</td>
<td>Y, if Company not provided</td>
</tr>
<tr>
<td>4</td>
<td>Company</td>
<td>Name of the customer’s company.</td>
<td>100</td>
<td>Y, if First Name and Last Name not provided</td>
</tr>
<tr>
<td>5</td>
<td>Title</td>
<td>Customer’s title.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>6</td>
<td>Department</td>
<td>Department at the customer’s site.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>7</td>
<td>Email</td>
<td>Customer’s email address.</td>
<td>100</td>
<td>N</td>
</tr>
<tr>
<td>8</td>
<td>Daytime Phone</td>
<td>Customer’s daytime phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>9</td>
<td>Evening Phone</td>
<td>Customer’s evening phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>10</td>
<td>Mobile Phone</td>
<td>Customer’s mobile phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>11</td>
<td>Fax</td>
<td>Customer’s fax number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>12</td>
<td>Status</td>
<td>Check whether the customer is active (1) or inactive (0). This is a numeric only field.</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td>13</td>
<td>Address Line 1</td>
<td>First line of the customer’s address.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>Field Number</td>
<td>Field Name</td>
<td>Description</td>
<td>Max Length</td>
<td>Required</td>
</tr>
<tr>
<td>--------------</td>
<td>-----------------------</td>
<td>----------------------------------------------------------</td>
<td>------------</td>
<td>----------</td>
</tr>
<tr>
<td>14</td>
<td>Address Line 2</td>
<td>Second line of the customer’s address</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>15</td>
<td>Address Line 3</td>
<td>Third line of the customer’s address.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>16</td>
<td>City</td>
<td>Customer’s city.</td>
<td>50</td>
<td>N</td>
</tr>
<tr>
<td>17</td>
<td>State Code</td>
<td>Customer’s two-character state code, for example, GA.</td>
<td>2</td>
<td>N</td>
</tr>
<tr>
<td>18</td>
<td>Province Code</td>
<td>Customer’s two-character province code (in Canada), for example, ON.</td>
<td>2</td>
<td>N</td>
</tr>
<tr>
<td>19</td>
<td>Postal (Zip) Code</td>
<td>Customer’s ZIP or postal code in NNNNN, NNNNN-NNNN, or ANA NAN format.</td>
<td>10</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td><strong>Note:</strong> Canadian Postal codes must be entered in uppercase letters.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Country</td>
<td>Customer’s country.</td>
<td>3</td>
<td>N</td>
</tr>
<tr>
<td>21</td>
<td>CC Payment</td>
<td>Set to 1 to import credit card Information. Set to 0 if not importing credit card information. This is a numeric only field.</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td>22</td>
<td>Credit Card Type</td>
<td>The type of credit card. Valid values include: AMEX, DISCOVER, MASTERCARD, VISA</td>
<td>10</td>
<td>Y, if #21 is 1</td>
</tr>
<tr>
<td></td>
<td><strong>Note:</strong> Use DISCOVER for Diner and JCB card types.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Card Number</td>
<td>Credit card number. This is a numeric only field.</td>
<td>200</td>
<td>Y, if #21 is 1</td>
</tr>
<tr>
<td>24</td>
<td>Expiration Date</td>
<td>Card’s expiration date in MMYY format. This is a numeric only field.</td>
<td>4</td>
<td>Y, if #21 is 1</td>
</tr>
<tr>
<td>25</td>
<td>Name on Card</td>
<td>Cardholder’s name as on the card</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>26</td>
<td>Street Address</td>
<td>Cardholder’s billing street address.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>27</td>
<td>Postal (Zip) Code</td>
<td>Cardholder’s billing ZIP or postal code in NNNNN, NNNNN-NNNN, or ANA NAN format.</td>
<td>10</td>
<td>N</td>
</tr>
<tr>
<td></td>
<td><strong>Note:</strong> Canadian Postal codes must be entered in uppercase letters.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field Number</td>
<td>Field Name</td>
<td>Description</td>
<td>Max Length</td>
<td>Required</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------------------</td>
<td>------------------------------------------------------------------------------</td>
<td>------------</td>
<td>----------</td>
</tr>
<tr>
<td>28</td>
<td>ACH Personal Payment</td>
<td>Set to 1 to import personal ACH payment information. Set to 0 if not importing personal ACH payment information. This is a numeric only field.</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td>29</td>
<td>Name on Account</td>
<td>Account holder’s name.</td>
<td>25</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>30</td>
<td>Account Number</td>
<td>Bank account’s number. This is a numeric only field.</td>
<td>200</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>31</td>
<td>Bank Routing/Transit Number</td>
<td>Routing number identifying the bank that holds the account. This is a numeric only field.</td>
<td>9</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>32</td>
<td>Street Address</td>
<td>Account holder’s billing street address.</td>
<td>50</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>33</td>
<td>City</td>
<td>Account holder’s billing city.</td>
<td>50</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>34</td>
<td>State Code</td>
<td>Account holder’s billing state.</td>
<td>2</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>35</td>
<td>Postal/Zip Code</td>
<td>Account holder’s billing ZIP or postal code in NNNNN, NNNNN-NNNN, or ANA NAN format.</td>
<td>10</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Note:</strong> Canadian Postal codes must be entered in uppercase letters.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Social Security Number</td>
<td>Account holder’s social security number. This is a numeric only field.</td>
<td>9</td>
<td>N</td>
</tr>
<tr>
<td>37</td>
<td>Add Phone 1 (Home)</td>
<td>Account holder’s home phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>38</td>
<td>Add Phone 2 (Business)</td>
<td>Account holder’s business phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>39</td>
<td>Date Of Birth</td>
<td>Account holder’s date of birth in YYYYMMDD format. This is a numeric only field.</td>
<td>8</td>
<td>N</td>
</tr>
<tr>
<td>40</td>
<td>ID Type</td>
<td>The type of ID specified in the ID Number field (see below). Can be Driver’s License, MilitaryID, or StateID.</td>
<td>16</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>41</td>
<td>ID Number</td>
<td>An ID unique to the account holder. The type of ID is determined by the ID Type (see above). This is a numeric only field.</td>
<td>500</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>Field Number</td>
<td>Field Name</td>
<td>Description</td>
<td>Max Length</td>
<td>Required</td>
</tr>
<tr>
<td>--------------</td>
<td>----------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>------------</td>
<td>----------</td>
</tr>
<tr>
<td>42</td>
<td>State Code</td>
<td>The two-character state code, for example, GA.</td>
<td>2</td>
<td>Y, if #28 is 1</td>
</tr>
<tr>
<td>43</td>
<td>ACH Business Payment</td>
<td>Set to 1 to import business ACH payment information. Set to 0 to not import business ACH payment information. This is a numeric only field.</td>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td>44</td>
<td>Name on Account</td>
<td>Account holder’s name.</td>
<td>25</td>
<td>Y, if #43 is 1</td>
</tr>
<tr>
<td>45</td>
<td>Account Number</td>
<td>Account number. This is a numeric only field.</td>
<td>200</td>
<td>Y, if #43 is 1</td>
</tr>
<tr>
<td>46</td>
<td>Bank Routing/Transit Number</td>
<td>Routing number identifying the bank that holds the account. This is a numeric only field.</td>
<td>9</td>
<td>Y, if #43 is 1</td>
</tr>
<tr>
<td>47</td>
<td>Street Address</td>
<td>Account holder’s billing street address.</td>
<td>50</td>
<td>Y, if #43 is 1</td>
</tr>
<tr>
<td>48</td>
<td>City</td>
<td>Account holder’s billing city.</td>
<td>50</td>
<td>Y, if #43 is 1</td>
</tr>
<tr>
<td>49</td>
<td>State Code</td>
<td>Account holder’s billing state.</td>
<td>2</td>
<td>Y, if #43 is 1</td>
</tr>
<tr>
<td>50</td>
<td>Postal/Zip Code</td>
<td>Account holder’s billing ZIP or postal code in NNNNN, NNNNN-NNNN, or ANA NAN format.</td>
<td>10</td>
<td>Y, if #43 is 1</td>
</tr>
<tr>
<td></td>
<td>Note:</td>
<td>Canadian Postal codes must be entered in uppercase letters.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>51</td>
<td>Social Security Number</td>
<td>Account holder’s social security number. This is a numeric only field.</td>
<td>9</td>
<td>N</td>
</tr>
<tr>
<td>52</td>
<td>Add Phone 1 (Home)</td>
<td>Account holder’s home phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>Y, if #43 is 1</td>
</tr>
<tr>
<td>53</td>
<td>Add Phone 2</td>
<td>Account holder’s business phone number in NNN-NNN-NNNN or NNN-NNNN format.</td>
<td>25</td>
<td>N</td>
</tr>
<tr>
<td>54</td>
<td>Date Of Birth</td>
<td>Account holder’s date of birth in YYYYMMD format. This is a numeric only field.</td>
<td>8</td>
<td>N</td>
</tr>
</tbody>
</table>

The following is an example of customer import data in Tab Delimited format. Make sure that there is one tab character between each field.

12011   Maury   Mapleton   Mapleton, Inc.   Owner   Quality Assurance   maury@mms.com 888-888-8887   888-888-8888   888-888-8889   888-888-8880   1123 Maple Street North Tower Suite 100 Atlanta GA 30327 USA 1 VISA 400300123456781 0917 Maury Mapleton 1123 Maple Street 30327

© 2007-2017 Global Payments Inc.
The following is an example of customer import data in Pipe Delimited format. Make sure that there is one pipe ('|') between each field.

12011|Maury|Mapleton|Mapleton, Inc.|Owner|Quality Assurance|maury@mms.com|888-888-8887|888-888-8888|888-888-8889|888-888-8880|1123 Maple Street North Tower|Suite 100|Atlanta|GA|30327|USA|1|VISA|4003000123456781|0917|Maury Mapleton|1123 Maple Street|30327
Customer Database Export

You can use Virtual Terminal to export customer, payment, and contract information from the Customer Database via the Customer/Payment/Contract Export form. This form allows you to download a customer’s profile information, stored credit and check payment accounts, and contracts in a tab delimited or pipe delimited flat file. Legacy systems use the old file format and are limited to the Customer Database Export form.

Note:  Check and credit card numbers are redacted in exported files.

Customer/Payment/Contract Export Form (New Format)

To export customer, payment, or contract information using the Customer/Payment/Contract Export form, follow these steps:

1. From the Main Menu, click Customer Database.
2. From the Customer Database menu, click Export. The following screen displays:

   ![Customer Database Export Form](image)

3. Select the File Type from the dropdown menu (Customer, Check Payment, Credit Payment, or Contract).
4. Select the File Format from the dropdown menu (Tab Delimited or Pipe Delimited).
5. Click Download.

   Note:  The Customer Database Export file is in the same format as the import file/data. See Customer/Payment/Contract Import File Format (New Format) on page 228 for more information.
Customer Database Export Form (Old Format)

To export customer information using the Customer Database Export form, follow these steps:

1. From the Main Menu, click Customer Database.
2. From the Customer Database menu, click Export. The following screen displays:

   ![Customer Database Export Form]

3. Select the File Format from the dropdown menu (Tab Delimited or Pipe Delimited).
4. Click Download.

   **Note:** The Customer Database Export file is in the same format as the import file/data. See Customer Database Import File Format (Old Format) on page 235 for more information.
Setting Up Devices

Overview

This chapter describes how to set up devices for use with Virtual Terminal. Follow these steps:

1. **Install ActiveX Controls.** In order to support receipt printing and/or the 1000SE PIN pad in Virtual Terminal, you must adjust your browser security settings and install the required ActiveX controls. See *Install ActiveX Controls* on page 243 for detailed instructions on configuring your browser and installing the ActiveX controls.

2. **Set Up the VeriFone VX 805 PIN Pad.** In order to support EMV cards, you must connect the VeriFone VX 805 PIN pad to your PC using an available USB port. The VX 805 also enables support for debit and EBT PIN transactions. See *Set Up the VeriFone VX 805 PIN Pad* on page 248 for detailed instructions on setting up and configuring the card reader.

3. **Set Up the VeriFone 1000SE PIN Pad.** In order to process debit and/or EBT transactions without support for EMV cards, you must connect the VeriFone 1000SE PIN pad to your PC using an available serial port or with the USB-to-serial adapter. See *Set Up the VeriFone 1000SE PIN Pad* on page 252 for detailed instructions on setting up and configuring the PIN pad.

4. **Set Up the MagTek Mini Swipe Card Reader.** If you want to enter non-EMV credit card information from a card reader or if you are doing debit and/or EBT transactions, you must connect a card reader to your PC using an available USB port. See *Set Up the MagTek Mini Swipe Card Reader* on page 257 for detailed instructions on setting up and configuring the card reader.

5. **Set Up the MagTek MiniMICR Check Reader.** If you want to automatically populate check/ECC payment information, you must connect a check reader to your PC using an available USB port. See *Set Up the MagTek MiniMICR Reader* on page 258 for detailed instructions on setting up and configuring the check reader.

6. **Set Up the Receipt Printer.** To print receipts, you need to connect an Epson receipt printer or a standard 8 ½ x 11 printer. See *Set Up the Receipt Printer* on page 260 for detailed instructions on setting up and configuring the receipt printer.

**Note:** The default browser in Windows 10 is Microsoft Edge. Microsoft Edge does not support ActiveX, a requirement for receipt printing in Virtual Terminal. To continue to support receipt printing, Windows 10 users must use Internet Explorer. See *Windows 10 Receipt Printing* on page 307 for detailed instructions on setting up Internet Explorer for use.
Install ActiveX Controls

ActiveX software controls perform the necessary communication between Virtual Terminal and your receipt printer and/or PIN pad. Virtual Terminal prompts you to install these controls when you log in for the first time. Installation requires administrator access. If you do not install the required ActiveX Controls, your devices will not function.

Change Browser Settings

To change the default browser settings, follow these steps:

1. In Internet Explorer, click the Tools icon and select Internet Options.
2. Click the **Security** tab.

3. Click the **Trusted Sites** icon and click the **Sites** button.

4. Enter **https://vt.globalpay.com** in the text field and click **Add** to make it a trusted site:

5. Click **Close** or **OK** to close the Trusted sites window.
6. With the **Trusted Sites** icon still highlighted, click **Custom Level**:

![Internet Options](image)

7. Locate the ActiveX controls and plug-ins options section. Select **Enable** for all options:

![Security Settings - Trusted Sites Zone](image)
8. Click OK to close the Security Settings window. If prompted, click Yes to confirm the changes. Click OK again to close the Internet Options window.

9. Close and reopen Internet Explorer.

Install ActiveX Controls

To install the required ActiveX controls, follow these steps:


   Note: Virtual Terminal uses the secure HTTP (HTTPS) protocol. Be sure to include the https:// when typing this web address, as Virtual Terminal will not accept unsecured connection attempts. For easy access in the future, add Virtual Terminal to your list of favorites.

   If this is the first time you have accessed a secure website via HTTPS, a Security Alert window may display. Click OK.

   The Virtual Terminal login screen displays:

   ![Virtual Terminal Login Screen]

2. Enter your user name and password in the Username and Password fields. Click Login.

   The first time you log in Virtual Terminal, Internet Explorer notifies you that the installation of an ActiveX control, MeadCo's ScriptX Client, is required:

   ![Internet Explorer Security Warning]

3. Click Install or click the ActiveX notification and select Install ActiveX Control or Install This Add-on for All Users on This Computer.

   If a Windows User Account Control popup prompt displays, click Yes to allow changes to be made to your computer.

   A Security Warning prompt displays, prompting you to install MeadCo’s ScriptX:
4. Click **Install**. Once the ActiveX control is installed, the Advanced Printing prompt displays:

![Advanced Printing Prompt](image)

5. Click **Yes, allow**.

   **Note:** This dialog may display under the Security Warning dialog described below. Be sure to confirm both dialogs.

6. A second Security Warning prompt may display, prompting you to install the PortComm ActiveX Control. Click **Install**.

7. Once the PortComm ActiveX Control is installed, your web browser returns to the Virtual Terminal Main Menu screen.

The required ActiveX controls are installed. You are ready to continue setting up Virtual Terminal by configuring the 1000SE PIN pad or receipt printer. Refer to *Set Up the VeriFone 1000SE PIN Pad* on page 252 or *Set Up the Receipt Printer* on page 260 for further instructions.
Set Up the VeriFone VX 805 PIN Pad

To set up the VeriFone VX 805 PIN pad for use with Virtual Terminal, follow these steps:

- Download and Install the Client Service
- Connect the VX 805 PIN Pad
- Configure the VX 805 PIN Pad

Note: If you have problems setting up the VeriFone VX 805, see EMV Troubleshooting on page 304 or VeriFone VX 805 Troubleshooting on page 305 for more information.

Download and Install the Client Service

Note: Do not connect the VX 805 to the PC until instructed. If you have already connected the VX 805, disconnect it now.

Note: Client services requires at least Microsoft .NET Framework v.4.5.1. If not installed, navigate to https://www.microsoft.com/en-us/download/details.aspx?id=40779, click Download, and run the executable file to install Microsoft .NET Framework v.4.5.1.

The client service is required for the VeriFone VX 805 PIN pad to interact with Virtual Terminal and adds the Get Card Data and Cancel buttons to the transaction pages.

To download and install the client service, follow these steps:

1. From the Main Menu, select Preferences and click Device Setup. Click the Multifunctional Devices tab.
   The Multifunctional Device Setup page displays:

2. Click Download Client Service.
   A download prompts displays:

   ![Download Client Service Prompt]

3. Click Run. You need administrator privileges to properly install the client service.
   If a Windows User Account Control popup prompt displays, click Yes to allow changes to be made to your computer.
The Setup window displays:

4. Click **Next**.
   
The following window displays:

5. Click **Install**.
The following window displays:

![Image of the Setup - Global Transport VT Client Service window]

6. Click **Finish**.

**Connect the VX 805 PIN Pad**

To connect the VeriFone VX 805 PIN pad, simply plug its USB cable into an available USB port on the computer.
Configure the VX 805 PIN Pad

To configure your VeriFone VX 805 PIN pad, follow these steps:

1. From the Main Menu, select **Preferences** and click **Device Setup**. Click the **Multifunctional Devices** tab.
   
The Multifunctional Device Setup page displays:

2. Select **Verifone Vx805** from the dropdown menu.
   
The following setup window displays:

3. Select **9** from the COM Port dropdown menu.
4. Click **Save**. A confirmation message displays. Click **Ok**.
5. Click **Initialize Pinpad**.
   
   **Note:** Only click **Operating System Update** or **VMAC/XPI Update**, which may be used to troubleshoot a device issue, at the request of the Support Desk. These buttons are used to update the VX 805 card reader’s OS and additional software to the latest version. Each should take no more than three to five minutes and will restart your device when complete.

   Virtual Terminal is now configured to work with your VeriFone VX 805 PIN pad.
Set Up the VeriFone 1000SE PIN Pad

To set up the VeriFone 1000SE PIN pad for use with Virtual Terminal, follow these steps:

- Install the USB-to-Serial Adapter
- Connect the VeriFone 1000SE PIN Pad
- Configure PIN Pad

Install the USB-to-Serial Adapter

The VeriFone 1000SE has a serial port connection. If your computer has an available serial port, you do not need to use the adapter and can skip directly to Connect the VeriFone 1000SE PIN Pad on page 255. If your computer does not have an available serial port, you must install the USB-to-serial adapter provided with your PIN pad.

The USB-to-serial adapter box may include the following items:

- USB 2.0 to RS-232 adapter: CableMAX or StarTech (Windows 8 only)
- Driver and User’s Guide mini CD
- USB extension cable (CableMAX only)

The following instructions detail how to install the CableMAX or StarTech USB-to-serial adapter. For convenience, the process has been broken into two parts:

- USB-to-serial adapter and comm port installation
- Verify installation

USB-to-Serial Adapter and Comm Port Installation

To install the USB-to-serial adapter and comm port, follow these steps:

1. Attach the USB-to-serial adapter to an available USB port on your PC.

   The CableMAX adapter includes an optional extension cable and has a blue indicator LED light to indicate the device is properly connected to the PC.
Note: An installing device driver software notification appears in the system tray.

2. Windows automatically installs the USB-to-serial comm port. The following notification displays:

Note: Clicking the notification will display the following window:

Verify Installation

To verify the installation and proper setup of the USB-to-serial adapter and comm port, follow these steps:

1. From the taskbar, type and select Devices Manager.
The Device Manager window displays:

![Device Manager Window](image)

2. Double-click **Ports (COM & LPT)** to expand your list of ports.

![Ports (COM & LPT) Window](image)

The items in the **Ports** list may differ depending on your PC and installed peripherals. Write down on a piece of paper the COM port in parenthesis next to **Prolific USB-to-Serial Comm Port**. Example: COM5. You will need this information when setting up the VeriFone 1000SE PIN pad.

**Note:** The COM port for a serial connection is usually COM1. Refer to PIN Pad COM Port Error on page 316 for important troubleshooting information regarding your COM port set up.

The USB-to-serial adapter is installed. You are ready to continue setting up the VeriFone 1000SE PIN pad.
Connect the VeriFone 1000SE PIN Pad

The VeriFone 1000SE PIN pad must be connected to a serial or USB port and electrical outlet to function properly. The following diagram illustrates the connection process:

**Step 1:** Connect the serial plug to a serial port on the back of your computer or to the USB-to-serial adapter that is installed on your computer. Refer to *Install the USB-to-Serial Adapter* on page 252 for adapter installation instructions.

**Step 2:** Connect the power cord to the VeriFone 1000SE power adapter. Connect the power adapter to the back of the serial plug. Connect the power plug to an electrical outlet to power the device.

**Step 3:** Connect the serial plug to the VeriFone 1000SE PIN pad.

The VeriFone 1000SE PIN pad activates.
Configure PIN Pad

To configure your VeriFone 1000SE PIN pad, follow these steps:

1. From the Main Menu, click Preferences.
2. From the Preferences menu, click Device Setup. The following setup window displays:

   ![Pinpad Setup Window]

3. Select Verifone 1000 from the dropdown menu. The following setup window displays:

   ![Pinpad Setup Window 2]

   The following table defines the fields for setting up the PIN pad:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Com Port</td>
<td>If the PIN pad is plugged directly into the serial port on your PC, select 1. If you are using the USB-to-serial adapter, select the COM port you identified in Verify Installation on page 253.</td>
</tr>
<tr>
<td>Time Out</td>
<td>Select the amount of time before for this device times out.</td>
</tr>
</tbody>
</table>

4. Click Save. Virtual Terminal is now configured to work with your VeriFone 1000SE PIN pad.
**Set Up the MagTek Mini Swipe Card Reader**

Virtual Terminal allows you to use a magnetic card swipe to enter transactions. Currently, Virtual Terminal supports the MagTek Mini Swipe Reader USB Keyboard Emulator. After connecting the card reader, no further configuration is required because the supported card reader is a keyboard emulator. MagTek Mini Swipe Readers that are not keyboard emulators will not function properly.

The MagTek Mini Swipe Reader USB Keyboard Emulator connects to an available USB port on your computer.
Set Up the MagTek MiniMICR Reader

To set up the MagTek MiniMICR Reader for use with Virtual Terminal, follow these steps:

- Connect the MagTek MiniMICR Reader
- Configure Check Reader

Connect the MagTek MiniMICR Reader

Virtual Terminal allows you to use a MICR reader to enter check transactions. Currently, Virtual Terminal supports the MagTek MiniMICR USB reader. The supported MICR reader is a keyboard emulator. MagTek MiniMICRs that are not keyboard emulators will not function properly.

The MagTek MiniMICR USB connects to an available USB port on your computer.
Configure Check Reader

To configure your check reader, follow these steps:

1. From the Main Menu, click Preferences.
2. From the Preferences menu, click Device Setup. The following setup window displays:

3. Click Check Reader.
4. Use the dropdown menu to select Magtek Mini MICR - Keyboard.
   
   **Note:** If a check reader device is not configured, the Bank Routing/Transit and Account Number fields must both be entered twice on check/ECC transactions.

5. Click Save.
Set Up the Receipt Printer

To set up the optional Epson TM-T88V or TM-T20 40 column receipt printer for use with Virtual Terminal, follow these steps:

- Install the Epson Printer Drivers
- Connect the Epson Printer
- Configure Receipt Printer and Automatic Receipt Printing

To set up a standard 8 ½ x 11 printer as your receipt printer, skip to Configure Receipt Printer and Automatic Receipt Printing on page 274.

Install the Epson Printer Drivers

Note: Do not connect the printer to the PC until instructed. If you have already connected the printer, disconnect it now.

The following instructions detail how to install the Epson TM-T88V or TM-T20 receipt printer. For convenience, the process has been broken into two sections:

- Download the Printer Drivers
- Install the Printer Drivers

Download the Printer Drivers

You must download and install the printer drivers in order for the Epson printers to function correctly.

To download the printer drivers, follow these steps:

1. From the Main Menu, click Help.

2. From the Help menu, click Help.
The download page displays:

3. Click **Epson Printer Driver (ZIP)** to begin the download. The download screen displays:

4. Click **Save** and save the zip file to a preferred location. Once the download completes, locate and double-click the **Epson_Printer_Driver.zip** file and find **APD_415E.exe**.
Install the Printer Drivers

To install the printer drivers, follow these steps:

1. Double-click APD_415E.exe.

   If the following popup displays, click Run.

   ![Compressed (zipped) Folders]

   If a Windows User Account Control popup prompt displays, click Yes to allow changes to be made to your computer.

   The InstallShield Wizard displays:

   ![EPSON Advanced Printer Driver 4 - InstallShield Wizard]

   2. Click Next.
3. Review the agreement and select **I accept the terms of the license agreement.** Click **Next.**

The Setup Type screen displays:

4. Select **Standard** and click **Next.**
The Printer Configuration screen displays:

5. Click **Add** to configure a new printer.

The Add Printer screen displays:

6. Select your printer, **EPSON TM-T88V Receipt** or **EPSON TM-T20 Receipt**, from the **Select driver** dropdown menu.

7. Select **Create a USB port** from the **Port Type** dropdown menu.

8. Click **Next**.
The Printer Configuration screen displays:

9. Click **Next**.

The Start Copying Files screen displays:

10. Click **Next**.
The InstallShield Wizard Complete dialog displays:

11. Click **Finish**.

   The drivers are installed and your printer is configured.
Connect the Epson Printer

This section provides hardware installation instructions for the Epson TM-T88V or TM-T20 receipt printer.

Follow the instructions below to connect the Epson TM-T88V or TM-T20 receipt printer to the PC with a USB cable:

**Step 1:** Connect the power cord to an electrical outlet. Connect the power cord to the Power Supply. Connect the Power Supply to the Power Connection at the rear of the Epson TM-T88V or TM-T20.

**Step 2:** Connect the USB Cable to the USB Connection at the rear of the Epson TM-T88V or TM-T20. Connect the USB Cable to the USB port at the rear of your PC. Windows automatically detects the printer and makes it ready for use.
Verify Printer Connection

To verify your receipt printer connection, follow these steps:

1. From the taskbar, type and select Devices and Printers.
   
   **Note:** Windows 8 users need to click the magnifying glass icon in the upper right corner of the Start menu to open the search bar. Windows 7 users access the search bar directly from the Start menu.

2. The Devices and Printers window displays. Verify that EPSON TM-T88V/TM-T20 Receipt is listed under Printers.

4. Click **Print Test Page** and verify that the test page prints.
Configure Printing Defaults

To configure your receipt printer default settings, follow these steps:

1. From the EPSON TM-T88V/TM-T20 Receipt Properties dialog, select the **Advanced** tab and click **Printing Defaults**.
2. The Printing Defaults dialog displays with the **Main** tab highlighted:

3. Select the **Document Settings** tab:
4. Click Paper Source in the list of settings and select Page[Feed,Cut] in the options below to instruct the printer to partially cut after the merchant copy and the customer copy of the receipt:

**Note:** By default Document[Feed,Cut] is selected. Make sure to select Page[Feed,Cut] or else printed receipts will not be cut correctly.

You may also change other printing default settings. For descriptions of printing default options, see Printing Default Option Descriptions on page 272.

5. Click OK. You have now completed the configuration for the Epson printer.

**Printing Default Option Descriptions**

The following table defines the fields used when setting printing default options:

**Note:** The fields may vary depending on your printer and operating system.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper Conservation</td>
<td>Disables automatic paper feeding and wasted receipt paper that may result from Windows formatting the receipt to fit standard paper lengths. Options are: None, Top, Bottom, Top &amp; Bottom; default is Bottom.</td>
</tr>
<tr>
<td>Print all text as graphic images</td>
<td>Prints entire receipt as a graphic image rather than lines of text. Default is No.</td>
</tr>
<tr>
<td>Input Unit</td>
<td>Sets unit for paper size or any other length setting. Options are 0.1 mm and 0.01 inch. Default is 0.1 mm.</td>
</tr>
<tr>
<td>Field</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Paper Source</td>
<td>Selects operations of the auto-cutter and paper feed between pages and print jobs and displays sample image. Options are: Document[Feed,Cut], Document[Feed,NoCut], Document[NoFeed,Cut], Document[NoFeed,NoCut], Page[Feed,Cut], Page[Feed,NoCut], Page[NoFeed,Cut], Page[NoFeed,NoCut], Custom; default is Document[Feed,Cut].</td>
</tr>
<tr>
<td>Printing Speed</td>
<td>Adjusts paper feed speed during printing. Options are: Use the printer settings, 1st(Fast), 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th(Slow); default is Use the printer settings.</td>
</tr>
<tr>
<td>Speed for printing pages that include a barcode or 2D symbol</td>
<td>Adjusts paper feed speed during printing containing a barcode or symbol. Options are: Use the printer settings, 1st(Fast), 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th(Slow); default is Use the printer settings.</td>
</tr>
<tr>
<td>Large device font smoothing</td>
<td>Enables or disables large device font smoothing. Default is Enable.</td>
</tr>
<tr>
<td>Cash Drawer</td>
<td>Sets separate drawer opening controls for Cash Drawer #1 (2 pins) and Cash Drawer #2 (5 pins). Options are: Do not open (do not send command), Open before printing, Open after printing; Default is Do not open (do not send command).</td>
</tr>
<tr>
<td>Send Command</td>
<td>Allows user to input an ESC/POS command to be sent to the TM printer directly. Commands may be entered for: Start of Document, End of Document, Start of Page, End of Page; default for all is Do not send.</td>
</tr>
<tr>
<td>Logo Printing</td>
<td>Allows for a desired logo to be specified and printed at: Start of Document, End of Document, Start of Page, End of Page. Options for each placement option are: Do not print logo (Do not send command), Select image file for use, Logo registered in the printer (NV graphic); default for all is Do not print logo (Do not send command).</td>
</tr>
<tr>
<td>Option Buzzer</td>
<td>Allows to sound an external buzzer at: Start of Document, End of Document, Start of Page, End of Page. Options for each location option are: Do not sound the buzzer (Do not send command), Sound external buzzer; default for all is Do not sound the buzzer (Do not send command).</td>
</tr>
</tbody>
</table>
Configure Receipt Printer and Automatic Receipt Printing

**Note:** The default browser in Windows 10 is Microsoft Edge. Microsoft Edge does not support ActiveX, a requirement for receipt printing in Virtual Terminal. To continue to support receipt printing, Windows 10 users must use Internet Explorer. See Windows 10 Receipt Printing on page 307 for detailed instructions on setting up Internet Explorer for use.

To configure your receipt printer, follow these steps:

1. From the Main Menu, click **Preferences**.
2. From the Preferences menu, click **Device Setup**. The following setup window displays:

3. Click **Printer**. The following screen displays:

4. Select the **EPSON TM-T88V Receipt** or **EPSON TM-T20 Receipt** printer from the dropdown menu.

The following table defines the fields for setting up the printer:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Printer</strong></td>
<td>Use the dropdown menu to select the <strong>EPSON TM-T88V Receipt</strong> or <strong>EPSON TM-T20 Receipt</strong>. You can also specify a standard Windows printer.</td>
</tr>
<tr>
<td><strong>Auto Print Receipt</strong></td>
<td>Check this box to have Virtual Terminal automatically print your receipts after transactions. <strong>Note:</strong> Pop-ups must be enabled and must be allowed on the Virtual Terminal site for Auto Print Receipt to function properly.</td>
</tr>
<tr>
<td>Field</td>
<td>Action</td>
</tr>
<tr>
<td>--------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Suppress Copy</td>
<td>Select <strong>Print All</strong> to always print both a merchant copy and a customer copy. Select <strong>Suppress Merchant Copy</strong> to prevent the merchant copy from printing. Select <strong>Suppress Customer Copy</strong> to prevent the customer copy from printing. <strong>Note:</strong> <strong>Suppress Copy</strong> setting has no effect on reprinting receipts from the Find Transaction page, both merchant and customer copies always print.</td>
</tr>
<tr>
<td>Copies</td>
<td>Select 1-9 for the number of copies printed after each transaction. Each receipt copy includes both the merchant and customer copies of the receipt.</td>
</tr>
</tbody>
</table>

5. Click **Save**. Virtual Terminal is now configured to work with your receipt printer.
Virtual Terminal Setup

Since Virtual Terminal is a web-based application, there is very little setup required. In this chapter, the following topics are covered:

- Security Setup
- Add New User
- Find and Edit Users
- Change Password
- Language Options
- Required Transaction Fields
- EMV Transaction Options
- Configuring Receipts
- Register Number
- Custom Fields
- Merchant User Groups
Security Setup

The first step in setting up security for Virtual Terminal is to assign the security settings to each function. These settings apply company-wide. Typically, the merchant will assign four different levels of security access. Level 1 provides the least access and is generally assigned to clerks; level 4 provides the most access and should be restricted to only one person. Therefore, the functions that a clerk uses on a regular basis, for example, should be assigned a level 1 while supervisory staff functions should be assigned a higher level.

Once you assign security levels to each function, you can set up each login account with the appropriate level of security for the functions that each person needs to do his/her job. See Add New User on page 280 for details on assigning security level access to a user account.

To set company-wide security settings, follow these steps:

1. From the Main Menu, click Preferences.
2. From the Preferences menu, click Security. The following screen displays:

   ![Security Settings](image)

3. Select a proper security level for each function. Use the dropdown menu next to each item to select the proper security access for this user. The highest security clearance is 4 and the lowest is 1.

User access to each transaction listed is controlled by the number you select from the dropdown menu. The following table lists each transaction and the menus on which they are found. If the user does not have access, the function will not be available or will not display.
<table>
<thead>
<tr>
<th>Field</th>
<th>Menu Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale</td>
<td>Virtual Terminals</td>
</tr>
<tr>
<td></td>
<td>Credit Sale</td>
</tr>
<tr>
<td></td>
<td>Debit Sale</td>
</tr>
<tr>
<td></td>
<td>EBT Food Stamp Sale</td>
</tr>
<tr>
<td></td>
<td>Cash Benefit Sale</td>
</tr>
<tr>
<td></td>
<td>EBT Food Stamp Voucher</td>
</tr>
<tr>
<td>Pre-Auth</td>
<td>Virtual Terminals</td>
</tr>
<tr>
<td></td>
<td>Credit Pre-Auth</td>
</tr>
<tr>
<td>Return</td>
<td>Virtual Terminals</td>
</tr>
<tr>
<td></td>
<td>Credit Return</td>
</tr>
<tr>
<td></td>
<td>Debit Return</td>
</tr>
<tr>
<td></td>
<td>Food Stamp Return</td>
</tr>
<tr>
<td>Force-Auth</td>
<td>Virtual Terminals</td>
</tr>
<tr>
<td></td>
<td>Credit Force Auth</td>
</tr>
<tr>
<td>Activate</td>
<td>For Gift Cards only. Not supported at this time.</td>
</tr>
<tr>
<td>Redeem</td>
<td>For Gift Cards only. Not supported at this time.</td>
</tr>
<tr>
<td>Reload</td>
<td>For Gift Cards only. Not supported at this time.</td>
</tr>
<tr>
<td>Deactivate</td>
<td>For Gift Cards only. Not supported at this time.</td>
</tr>
<tr>
<td>Refund</td>
<td>Find Transactions</td>
</tr>
<tr>
<td></td>
<td>Credit Refund</td>
</tr>
<tr>
<td>Void</td>
<td>Find Transactions</td>
</tr>
<tr>
<td></td>
<td>Credit Void</td>
</tr>
<tr>
<td>Inquiry</td>
<td>Virtual Terminals</td>
</tr>
<tr>
<td></td>
<td>EBT Balance Inquiry</td>
</tr>
<tr>
<td>Adjustment</td>
<td>Virtual Terminals</td>
</tr>
<tr>
<td></td>
<td>Credit Adjust</td>
</tr>
<tr>
<td>Reports</td>
<td>Find Transactions</td>
</tr>
<tr>
<td>User Admin</td>
<td>Manage Users</td>
</tr>
<tr>
<td>Tools</td>
<td>Tools</td>
</tr>
<tr>
<td>Customer Database</td>
<td>Customer Database</td>
</tr>
<tr>
<td>End-of-Day</td>
<td>End of Day</td>
</tr>
<tr>
<td>Change Security</td>
<td>Preferences</td>
</tr>
<tr>
<td></td>
<td>Security</td>
</tr>
<tr>
<td>Preferences</td>
<td>Preferences</td>
</tr>
<tr>
<td></td>
<td>Device Setup</td>
</tr>
<tr>
<td>Override Tip %</td>
<td>Override max tip percent for a sale.</td>
</tr>
</tbody>
</table>
4. In the example above, the numbers represent the minimum security level that a user must have to access the corresponding features. For example, if **Void** is set to 2, then a user with security level of 2, 3 or 4 can void a transaction, but a user with security level of 1 cannot void transactions. Individual user-level security is assigned during user setup. Refer to *Add New User* on page 280 for details.
Add New User

Each person using Virtual Terminal has to have a separate login account. The login determines
the functions that user can perform, based on how the user is set up.

To add a new user, follow these steps:

1. From the Main Menu, click Manage Users.
2. From the Manage Users menu, click Add. The following screen displays:

![User Information (* indicates required field)](image)

The following table defines the fields used when entering data for a new user:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>User Name</td>
<td>Select a name for the user you are setting up. If you leave this field blank, Virtual Terminal will generate a name for you.</td>
</tr>
<tr>
<td>Security Level</td>
<td>Indicate this particular user’s security level. Based on the level you select here, this user will only have access to functions that are equal to or less than this number. For example, if you assign this user with a security level of 1, that user can only perform functions that are set up in the company-wide security with a security clearance of 1. (See Security Setup on page 277.) On the other hand, if you assign this user with a security level of 4, this user will be able to perform all the functions in Virtual Terminal.</td>
</tr>
<tr>
<td>System Level</td>
<td>This field is for display-only; you cannot change this field.</td>
</tr>
<tr>
<td>First Name</td>
<td>User’s first name.</td>
</tr>
<tr>
<td>Last Name</td>
<td>User’s last name.</td>
</tr>
<tr>
<td>Phone Number</td>
<td>User’s phone number.</td>
</tr>
<tr>
<td>Email Address</td>
<td>User’s email address.</td>
</tr>
<tr>
<td>Street Address 1</td>
<td>First line of user’s street address.</td>
</tr>
<tr>
<td>Field</td>
<td>Action</td>
</tr>
<tr>
<td>------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Street Address 2</td>
<td>Second line of user’s street address.</td>
</tr>
<tr>
<td>City</td>
<td>User’s city.</td>
</tr>
<tr>
<td>State</td>
<td>Select the state from the dropdown menu.</td>
</tr>
<tr>
<td>Province</td>
<td>User’s province, if applicable.</td>
</tr>
<tr>
<td>Postal Code</td>
<td>User’s postal code.</td>
</tr>
<tr>
<td>Country</td>
<td>Select the user’s country from the dropdown menu.</td>
</tr>
<tr>
<td>Time Zone</td>
<td>Select the user’s time zone from the dropdown menu.</td>
</tr>
<tr>
<td>Interface Language</td>
<td>Select the user’s preferred language for the Virtual Terminal interface.</td>
</tr>
<tr>
<td>Receipt Language</td>
<td>Select the user’s preferred language for Virtual Terminal receipts.</td>
</tr>
<tr>
<td>Note</td>
<td>U.S. merchants must provide receipts in English for chargeback compliance. You may provide copies of the receipts in other languages in addition to the English copies.</td>
</tr>
<tr>
<td>Days Until Password Expires (0 = never)</td>
<td>Users may enter a value of 0-90. (0 = Passwords do not expire)</td>
</tr>
<tr>
<td>Session Timeout in minutes</td>
<td>Users MUST have a Session Timeout value of 1-120 minutes. Default is 15 minutes. User will be logged out of Virtual Terminal if the terminal is idle for longer than the Session Timeout value.</td>
</tr>
</tbody>
</table>

3. Click **Save User**. Virtual Terminal displays the following message indicating the information about the user account:

Upon first logging in, the user must change his/her password. See **Change Password** on page 284 for details.
Find and Edit Users

You can use the Find and Edit Users option to first locate and then change information you have entered previously for the user.

To find a user, follow these steps:

1. From the Main Menu, click Manage Users.
2. From the Manage Users menu, click Find/Edit. The following screen displays:

3. Enter information into as many or as few fields as you know and click Find. If you leave the fields blank, Virtual Terminal displays all user accounts.

4. To view, edit or delete the user, click on the User Name link. The following screen displays:
5. To edit this user, click **Edit User** in the upper right corner. The following user information screen displays:

![User Information Screen](image)

6. Edit the fields as necessary and click **Save User** to save the changes. See *Add New User* on page 280 for field descriptions.
Change Password

After a new user logs in for the first time, Virtual Terminal prompts to change his/her password.

To change the user password, follow these steps:

1. From the Main Menu, click **Preferences**.
2. From the Preferences menu, click **Password**. The following screen displays:

![Change Password Screen]

3. Enter your **Current Password**, **New Password**, and then **Verify New Password**. For PCI Compliance, Virtual Terminal requires the use of strong passwords. Your new password must be a minimum of 8 characters and include at least one digit (0-9), one lower case letter (a-z), and one upper case letter (A-Z). It is also recommended to include at least one special character (e.g., !, @, #, $, &).

4. Click **Change Password**

   **Note:** If you forget your password, you must contact the Support Desk to reset your password. For security purposes, passwords cannot be provided via email.
Language Options

You can change the language of the interface and receipts printed from Virtual Terminal for the current session. This change lasts until you log out of Virtual Terminal or close the browser.

Note: See Find and Edit Users on page 282 for details on permanently changing the language settings for a user.

To change the interface or receipt language for the current Virtual Terminal session, follow these steps:

1. From the Main Menu, click Preferences.
2. From the Preferences menu, click Language Options. The following screen displays:

   ![Language Settings](image)

   3. Click the dropdown menu and select the desired language for Interface Language and Receipt Language.
4. Click Change Language.
Required Transaction Fields

When a transaction is manually keyed or a commercial card is used, certain fields may be required to qualify for the lowest transaction rates. You can set these fields to be required for keyed and commercial card transactions.

Note: For all new users, these fields are set to be required by default.

To change the transaction field requirements, follow these steps:

1. From the Main Menu, click Preferences.
2. From the Preferences menu, click Options. The following screen displays:

3. Select whether to activate amount restrictions on Pre-Auth and Pre-Auth Complete transactions.
4. Click AVS. The following screen displays:

5. Select whether to require the Postal Code for keyed and commercial card transactions.
Select whether to require the Street Address for keyed transactions.
6. Click Invoice. The following screen displays:

7. Select whether to require the Invoice Number for keyed transactions.
8. Click **CVV**. The following screen displays:

9. Select whether to require the **Card Verification Value** for keyed transactions.

10. Click **Level II**. The following screen displays:

11. Select whether to require the **Tax Amount** and **PO #** for commercial card transactions.

12. Click **Tip**. The following screen displays:

13. Select whether to enable restrictions on the maximum tip amount.
   
   If enabled, specify maximum the maximum tip value (by percentage of subtotal) for both ranges.

14. Click **Verify**. The following screen displays:
15. Select the requirement statuses for the **Street Address**, **Postal Code**, and **Card Verification Value** fields for **Credit Card Verify** transactions.

16. Click **Save**.
Email Receipts

Virtual Terminal supports the ability to email the customer and merchant (via BCC) a copy of the transaction receipt. Enabling emailing receipts requires that the receipts contain a refund policy. See Configuring Receipts on page 291 for instructions on adding a refund policy to receipts.

To enable and configure settings for email receipts, follow these steps:

1. From the Main Menu, click Preferences.
2. From the Preferences menu, click Options. The following screen displays:

3. Click Email. The following screen displays:

4. Select Enable Email Receipts.
   
   **Note:** The configuration fields below remain enabled if this field is not selected. You must select this field to enable email receipts.

5. Select whether to make email receipts required or optional.
   
   **Note:** Making receipt emails required also makes the Email Address field mandatory for all payment types when processing transactions. Also, the Email field will be required when adding a customer to the Customer Database.

6. Specify an email address for the "from" field of the receipt email. By default, emailed receipts show as coming from the email address saved for the merchant account in the Merchant Database, but you may designate a different address here.
7. Select whether to receive a blind carbon copy (BCC) of the customer receipt email. If enabled, specify an address to receive the receipt email.

8. Verify **Enable Email Receipts** is checked if you are enabling emailed receipts. Click **Save**.
Configuring Receipts

You can create a custom message and a refund policy that print as the receipt footer. A refund policy is required on receipts if emailing receipts is enabled.

To add a customized message and/or refund policy to receipts, follow these steps:

1. From the Main Menu, click Tools.
2. From the Tools menu, click Receipt Templates. The following screen displays:

3. Enter the message you want printed on receipt footer. Virtual Terminal lets you enter a set of footer lines, which print at the bottom of each receipt. When you are finished, click Save.
4. Click on the Refund Policy tab. The following screen displays:

5. Enter the message you want printed on the receipt for the refund policy. When you are finished, click Save.
Register Number

A merchant can have Virtual Terminal automatically populate detail reports with register information. The Register selector appears as the first field in the Card and Amount Information section of the Transaction Entry screen.

The Register field contains a list of all configured registers and displays the register number and name in the dropdown menu itself. When entering a transaction, selecting a register appends register information to the transaction, which is viewable in transaction detail reports.

**Note:** To add the Register selector to your account, contact the Support Desk. For each register you wish to have added to the Register selector, you will need to provide the support representative with the register number and register name.
**Custom Fields**

Custom fields allow the merchant to record additional customer and transaction information. If custom fields are enabled, they are entered during a transaction. You can view custom field information in the detailed transaction information and on XML or Tab Delimited Reports. See *Exporting Reports* on page 181 for more information on custom fields in exported reports.

**Creating and Applying Custom Fields**

Up to 60 custom fields (30 string and 30 numeric) can be added to your account.

To create custom fields, provide the Support Desk with the following information for each field:

<table>
<thead>
<tr>
<th>Field</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field Name</td>
<td>The name of the custom field.</td>
</tr>
<tr>
<td>Description</td>
<td>The description of the custom field. Specify whether the field type is numeric or alphanumeric.</td>
</tr>
<tr>
<td>Min and Max Lengths</td>
<td>The minimum and maximum lengths of the alphanumeric custom field. The maximum length may not surpass 50 characters.</td>
</tr>
<tr>
<td>(String)</td>
<td></td>
</tr>
<tr>
<td>Min and Max Values</td>
<td>The minimum and maximum values of the numeric custom field.</td>
</tr>
<tr>
<td>(Numeric)</td>
<td></td>
</tr>
<tr>
<td>Position</td>
<td>A numeric value identifying the display order of custom fields on entry forms and reports. For example, if submitting three custom fields, they must be assigned a 1, 2, and 3 to indicate the desired order.</td>
</tr>
<tr>
<td>Required</td>
<td>Indicate if the custom field is required to process a transaction.</td>
</tr>
</tbody>
</table>

The Support Desk will create a template for the custom fields and enable it for your merchant account. Once the template has been enabled, the Support Desk will notify you.

**Entering Custom Fields**

After custom fields are enabled for your merchant account, custom fields are entered on the Transaction Entry Screen for Credit, Check/ECC, Debit, and EBT. When processing a follow-up transaction, the previously entered custom field values are automatically entered. If at least one custom field is required, then **Show Custom Fields** is automatically selected and cannot be deselected. Otherwise, select **Show Custom Fields** to display the optional custom fields.
In the following Credit Card Sale transaction, Customer Name, Customer Address, and CF4 are custom fields.
In the following Check/ECC Sale transaction, Customer Name, Customer Address, and CF4 are custom fields.
Viewing Custom Fields

Custom fields display in detailed transaction information and on XML and Tab Delimited Reports. See Exporting Reports on page 181 for more information on custom fields in exported reports.

To view custom fields, follow these steps:

1. Perform a Find Transactions search. See Detail Report on page 177 for help with searching for transactions or generating a list of transactions. If you want to process a credit card void, refund, pre-auth complete, tip adjust, or repeat sale transaction, refer to Find Transactions on page 78.

Virtual Terminal displays a screen with the results of your search:

![Screen with search results]

Note: To view custom field information for multiple transactions, export the results of your search to an XML or Tab Delimited Report.

2. Click the Ref # (PNRef) of a transaction to view the receipt. Detailed transaction information and custom fields display on the transaction receipt.

On the following example Credit Card Sale transaction receipt, the merchant’s custom fields for the customer’s Clinic Amount, Date of Service, and other custom field information display.

![Receipt example]

![Initiate New Transaction dialog box]
Merchant User Groups

Multiple merchant accounts can be included in a Merchant User Group, which enables an Administrator to process transactions and view transaction data from each merchant account in the group. Since each merchant uses a specific currency, a Merchant User Group is an easy way to enable multi-currency support. In a Merchant User Group configuration, each account must be accessed separately by the Administrator.

To set up Merchant User Groups for Virtual Terminal, follow these steps:

1. In one of your Virtual Terminal accounts, create a new user to be your single user log in for access to multiple accounts. Refer to Add New User on page 280 for instructions on how to create a new user.

   **Note:** Upon first logging in, the user must change his/her password. See Change Password on page 284 for details.

2. Contact the Support Desk and provide them with the User you created and the additional Virtual Terminal accounts that you want associated with that user.

   **Note:** Requested merchant account associations are subject to review and approval.

Once approved, the Merchant User Group is created and configured.

To test a Merchant User Group, follow these steps:

1. Log into Virtual Terminal using the credentials of the user you created. The main menu displays:

   ![Virtual Terminal Main Menu](image)

2. A Current Merchant dropdown menu appears at the top of the menu, with the current merchant selected. The menu displays the merchant name, currency code, merchant number (RPNum), and processing ID for each merchant. Select a different merchant from the list to login as that merchant.

   The following message displays:

   ![Message from webpage](image)

3. Click OK.
The Virtual Terminal automatically logs out of the first merchant account and logs into the new merchant account. The Virtual Terminal home page displays with an updated Main Menu:

![Logged In As: Test](image)

4. Verify that all other merchant accounts work correctly by repeating these steps for each merchant.
   You can now process transactions, settle batches, run reports, etc., in each merchant account.
Errors and Troubleshooting

**INVALID DATA — Amex Invoice Ticket Number Length Error**

When attempting to process an American Express (Amex) credit card transaction, the Virtual Terminal application declines the transaction with an AuthCode of **Field_Format_Error**, a result of **DECLINED**, and the message **INVALID DATA**.

![Transaction Details]

This problem occurs when entering an American Express credit card transaction and the **Invoice #** field contains more than 16 characters. The Amex Invoice number field is called the ticket number by American Express, but the message that displays on the transaction receipt does not specify that the transaction failed due to this field having too many characters.

To resolve this issue, change the **Invoice #** field so that it contains 16 or fewer characters. Once you do, the transaction should process normally and returns no invoice number related errors.

![Transaction Details]
Debit Transaction Processing Error

When attempting to process a debit card transaction the Process button remains inactive and faded out as seen below. The user is unable to click Process and complete the transaction.

This problem typically occurs when the card is swiped incorrectly or the Virtual Terminal application does not recognize the PIN pad. Swipe the card again to read the track 2 data.

If swiping the card again did not activate the Process button, click on Preferences \(\rightarrow\) Device Setup \(\rightarrow\) Pinpad from the Main Menu and check the configuration of the PIN pad. See Configure PIN Pad on page 256 for more information. Once configured correctly, the application will allow transactions to process by clicking Process.

If the problem persists, the card may be damaged. Ask the customer for another form of payment.
Declined 12 Transaction Results Message

When attempting to process a credit, debit, or EBT card transaction, Virtual Terminal declines the transaction with a result of DECLINED - 12.

This problem occurs when entering a credit, debit, or EBT card transaction and the account has insufficient funds or the card is marked as canceled/stolen.

To resolve this issue, ask the customer for a different form of payment.
### Transaction Results Descriptions

Virtual Terminal returns the transaction result when processing a credit, debit, or EBT card transaction. Refer to the following table for a description of the transaction result:

<table>
<thead>
<tr>
<th>Transaction Result</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>-1</td>
<td>There was an error completing your transaction to the Database. Timeout Reversal Attempted.</td>
</tr>
<tr>
<td>0</td>
<td>Approved</td>
</tr>
</tbody>
</table>
| 3                  | Invalid Transaction Type  
                     Unsupported Transaction Type |
| 4                  | Invalid Amount  
                     Invalid Cash Back Amount |
| 5                  | Invalid Merchant Info |
| 7                  | Account number specified does not match original.  
                     Swiped and Card Present transactions are not supported in Card Not Present markets.  
                     IVR not supported for this transaction  
                     KIOSK is an invalid entry mode for a non-sale transaction type.  
                     Kiosk not supported for given Industry  
                     Field Format Error  
                     Unsupported AppID  
                     Unsupported industry for Secure 3D.  
                     Unsupported card type for Secure 3D. |
| 12                 | Decline  
                     DECLINED - INVALID DATA  
                     ITEM VOIDED  
                     Invalid Adjustment Request  
                     Invalid Expiration Date  
                     Must Balance Now |
<p>| 31                 | Cannot perform multiple captures on a PreAuth. |
| 75                 | Visa Debit card acceptance not enabled. |
| 80                 | The original transaction has already been submitted for settlement. To reverse the transaction, please submit a Refund or Sale transaction. |
| 103                | Error Reading Response From Host |
| 104                | Error Processing Host Transaction. |
| 107                | There was an error communicating with the Tandem |
| 108                | Void Error |
| 110                | Duplicate Transaction |</p>
<table>
<thead>
<tr>
<th><strong>Transaction Result</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
</table>
| 115                    | Cash Back Amount cannot exceed total Amount.  
                          Sum of Tax, Tip, and Cash Back amount cannot exceed total Amount. |
| 116                    | Unsupported Card Type |
| 200                    | A Partial Authorization of a pre-paid card. This is considered an Approved transaction. Check the **ApprovedAmount** field in ExtData for the amount approved. |
| 1000                   | General Exception  
                          Error Inserting into the DB  
                          Invalid Check Type  
                          Invalid Entry Mode  
                          IDNumber must be alphanumeric  
                          Personal checks must include valid ID between 4-24 alphanumeric characters  
                          Invalid ID Type  
                          Invalid Mag Data  
                          An attempt was made to reverse a non-reversible transaction type.  
                          Invalid Parameter Data.  
                          Invalid SignatureData  
                          Invalid SignatureType  
                          Invalid transaction.  
                          Key Serial Number is required  
                          The MAC value is required  
                          The data encoded on Track 2 is required  
                          Required PIN Block (Encrypted Personal Identification Number)  
                          Voucher Number is required  
                          Original transaction already has signature |
| 1001                   | Invalid Login Information |
| 1002                   | AVS Only transactions are not supported in E-Commerce markets. Debit/EBT Return transactions must provide the PNRef from the original Sale. Please retry. |
| 1005                   | Service FSAHRA not allowed  
                          Service Debit not allowed  
                          Transaction Type Not Allowed |
| 2000                   | Password Expired. |
**EMV Troubleshooting**

**No device connected / device failure. Please check connection. Supported devices are listed**

This displays on the Preferences > Device Setup > Multifunctional Devices tab in Virtual Terminal.

Vx805 Terminal (COM 9) should be present in Control Panel > Harware and Sound > Devices and Printer. If not, install the Verifone USB drivers. The Verifone USB drivers are included in the Client Service download. See Set Up the VeriFone VX 805 PIN Pad on page 248 for more information.

**Get Card Data and Cancel buttons Do Not Display**

Install the Client Service as an administrator and log out and back in to Virtual Terminal. Verify the Get Card Data and Cancel buttons display on the Credit/Debit Sale page. To download the Client Service, click Download Client Service from the Preferences > Device Setup > Multifunctional Devices tab. See Set Up the VeriFone VX 805 PIN Pad on page 248 for more information.

**Clicking Get Card Data Button Does Nothing**

First enter a value for the Subtotal and then click Get Card Data.

**VX 805 PIN Pad Errors**

Refer to troubleshooting steps in VeriFone VX 805 Troubleshooting on page 305.
VeriFone VX 805 Troubleshooting

VX 805 PIN Pad Does Not Work

Try the following:

- Download and install the Client Service from the Preferences > Device Setup > Multifunctional Devices tab.
- Disconnect and reconnect the VX 805 terminal.
- Verify that you are using Internet Explorer 11.
- Click **Operating System Update** on the on Preferences > Device Setup > Multifunctional Devices tab. This should take approximately 3 minutes.
- Click **VMAC/XPI Update** on the on Preferences > Device Setup > Multifunctional Devices tab. This should take approximately 5 minutes.

VX 805 PIN Pad Connection Issue

If you are having problems connecting the VX 805, follow the steps below until you are able to connect:

To verify that client services is running properly, navigate to \https://127.0.0.1:8080/GetSerialNumber\ and verify you are prompted to download a json file. If so, client services is installed properly. Client services also requires Microsoft .NET Framework v.4.5.1 or a more recent version. If not installed, download and install Microsoft .NET Framework v.4.5.1 from \http://www.microsoft.com/en-us/download/details.aspx?id=40779\.

To verify client services was installed with admin privileges, follow these steps:

1. Hold the **Windows key** and press **R** to open the **Run** menu.
2. Type **mmc** and press **Enter**. The Microsoft Management Console displays.
3. Select **File**, then **Add/Remove Snap-in**.
4. Select **Certificates** on the left and click **Add**. A dialog box displays.
5. Select **Computer Account**.
6. Click **Next** and then **Finish**.
7. Click **OK**. Certificates (Local Computer) is added on the left side.
8. Expand **Certificates (Local Computer)** and **Personal**. You should see a certificate issued by **GTClientServiceRoot**.
9. Expand **Trusted Root Certification Authorities**. You should see another certificate issued by **GTClientServiceRoot**. If both certificates exist, the GT client services was installed properly with admin privileges.

To verify the VX 805 was properly configured to communicate using USB, follow these steps:

1. Press **alpha** and **8** simultaneously on the VX 805. The screen should display **COMM Port: USBD**.

If **COMM Port: USBD** does not display, follow these steps:

1. Press **F2** and **F4** simultaneously on the VX 805.
2. Type the password, **166832**, and press **Enter**. (If 166832 does not work, try 166831.)
3. When the XPI version screen displays press **alpha** and **8** simultaneously.
4. Press **F3** to select **USB**.
5. Select the desired backlight option. The terminal restarts to the Welcome screen. The terminal should now communicate properly using USB.

If Client Services was previously installed, follow these steps to update the configuration file:

1. Uninstall GT Client Services.
2. From the Start menu, select File Explorer or click the folder icon in the taskbar.
   The File Explorer window displays:

3. Navigate to the Client Services folder. Click This PC to locate the C: drive. Depending on your operating system, it is located at one of the following directories:
   - C:\Program Files\Global Transport OR
   - C:\Program Files (x86)\Global Transport
4. Delete Config.xml.
5. Copy DefaultConfig.xml and rename it Config.xml.
6. Install Client Services.

After these steps, follow the original instructions in Set Up the VeriFone VX 805 PIN Pad on page 248 to properly set up and configure the VeriFone VX 805 PIN pad.
**Windows 10 Receipt Printing**

The default browser in Windows 10 is Microsoft Edge. Microsoft Edge does not support ActiveX, a requirement for receipt printing in Virtual Terminal. To continue to support receipt printing, Windows 10 users must use Internet Explorer.

Complete the steps in the following sections to set Internet Explorer as the default browser in Windows 10:

- Accessing Internet Explorer
- Setting Internet Explorer as the default browser
- Creating a desktop shortcut to Virtual Terminal

**Accessing Internet Explorer in Windows 10**

To access Internet Explorer in Windows 10, follow these steps:

1. Click **Start**.
   
   The Start menu displays:

   ![Start menu](image)

   2. Click **All apps**.

   ![All apps](image)
The All apps menu list displays:

3. Scroll down to W and click **Windows Accessories**.
4. Right-click Internet Explorer and click **Pin to Start**.
5. Right-click the Internet Explorer tile and click Pin to taskbar.

Windows creates an Internet Explorer shortcut on the Windows taskbar.
Setting Internet Explorer as the Default Browser in Windows 10

To set Internet Explorer as the default browser in Windows 10, follow these steps:

1. Click **Start**.
   
The Start menu displays:

2. Click **Settings**.
   
The Settings window displays:

3. Click **System**.
4. On the left menu, click **Default apps**.

5. On the right pane, scroll down to **Web browser** and click the browser icon (default Microsoft Edge).

   The Choose an app popup displays:

   ![Choose an app](image)

6. Click **Internet Explorer**.

   Internet Explorer is now the default browser on your Windows 10 PC.
Creating a Desktop Shortcut to Virtual Terminal in Windows 10

To create a desktop shortcut to Virtual Terminal using Internet Explorer in Windows 10, follow these steps:

1. Right-click the Windows desktop. Select New and click Shortcut.

The Create Shortcut window displays:

2. Enter the following URL for the shortcut location:

3. Click Next.
The following window displays:

![Create Shortcut window](image)

4. Enter **Virtual Terminal** for the shortcut name.
5. Click **Finish**.

An Internet Explorer shortcut to Virtual Terminal is created on your Windows 10 desktop.
## AVS Response Codes

<table>
<thead>
<tr>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>Exact: Address and nine-digit ZIP match</td>
</tr>
<tr>
<td>Y</td>
<td>Yes: Address and five-digit ZIP match</td>
</tr>
<tr>
<td>A</td>
<td>Address: Address matches, ZIP does not</td>
</tr>
<tr>
<td>Z</td>
<td>5-digit ZIP: 5-digit ZIP matches, address does not</td>
</tr>
<tr>
<td>W</td>
<td>Whole ZIP: 9-digit ZIP matches, address does not</td>
</tr>
<tr>
<td>N</td>
<td>No: Neither address nor ZIP matches</td>
</tr>
<tr>
<td>U</td>
<td>Unavailable: Address information not available</td>
</tr>
<tr>
<td>G</td>
<td>Unavailable: Address information not available for international transaction</td>
</tr>
<tr>
<td>R</td>
<td>Retry: System unavailable or time-out</td>
</tr>
<tr>
<td>E</td>
<td>Error: Transaction unintelligible for AVS or edit error found in the message that prevents AVS from being performed</td>
</tr>
<tr>
<td>S</td>
<td>Not Supported: Issuer does not support AVS service</td>
</tr>
<tr>
<td>B</td>
<td>Street Match: Street addresses match for international transaction, but postal code does not</td>
</tr>
<tr>
<td>C</td>
<td>Street Address: Street addresses and postal code not verified for international transaction</td>
</tr>
<tr>
<td>D</td>
<td>Match: Street addresses and postal codes match for international transaction</td>
</tr>
<tr>
<td>I</td>
<td>Not Verified: Address Information not verified for international transaction</td>
</tr>
<tr>
<td>M</td>
<td>Match: Street addresses and postal codes match for international transaction</td>
</tr>
<tr>
<td>P</td>
<td>Postal Match: Postal codes match for international transaction, but street address does not</td>
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<tr>
<td>0</td>
<td>No response sent</td>
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<tr>
<td>5</td>
<td>Invalid AVS response</td>
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</table>
## CVV Response Codes

<table>
<thead>
<tr>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>CVV2/CVC2/CID Match</td>
</tr>
<tr>
<td>N</td>
<td>CVV2/CVC2/CID No Matc</td>
</tr>
<tr>
<td>P</td>
<td>Not Processed</td>
</tr>
<tr>
<td>S</td>
<td>Issuer indicates that the CV data should be present on the card, but the merchant has indicated that the CV data is not present on the card</td>
</tr>
<tr>
<td>U</td>
<td>Unknown / Issuer has not certified for CV or issuer has not provided Visa/MasterCard with the CV encryption keys</td>
</tr>
<tr>
<td>X</td>
<td>Server Provider did not respond</td>
</tr>
</tbody>
</table>
**PIN Pad COM Port Error**

There is a known issue with Virtual Terminal not working while the PIN pad device is set higher than COM4 (refer to Verify Installation on page 253 for more information). Most likely, this occurs because ActiveX is unable to use the device when assigned to a high COM port setting. If you experience problems with Virtual Terminal and your COM port is higher than COM4, follow these steps to correct the error:

**Reassigning the COM Port**

To reassign the COM port for the USB-to-serial adapter, follow these steps:

1. Click Start.

   The Start menu displays:

   ![Start menu](image)

2. Select Control Panel.
The Control Panel window displays:

![Control Panel Window](image)

3. Click **System and Security** then **System**.

   The System window displays:

   ![System Window](image)

4. Click **Device Manager**.
The Device Manager window displays:

Double-click **Ports (COM & LPT)** to expand your list of ports.
5. Double-click the **USB Serial Port** item that appears.
6. The USB Serial Port (COM5) Properties window displays:

Click the **Port Settings** tab.

7. The Port Settings tab displays:
Click Advanced.

8. The Advanced Settings for COM5 window displays:

   ![Advanced Settings for COM5](image1)

   In the COM Port Number dropdown menu, select a COM port number of four or lower that is not labeled as in use. Make a note of this number. Click OK.

9. The USB Serial Port Properties window displays again. The title of the window should now contain the new COM number you selected.

   ![USB Serial Port Properties](image2)

   Click OK to exit this window.
10. At the **Device Manager**, click **Actions – Scan for hardware changes**. The Device Manager refreshes and displays the new COM port assignment for the USB Serial Port.
Updating PIN Pad COM Port Settings

To reconfigure your VeriFone 1000SE PIN pad for use with the new COM port assignment, follow these steps:

1. From the Main Menu, click Preferences.
2. From the Preferences menu, click Device Setup. The following screen displays:

3. Select Verifone 1000 from the dropdown menu. The following setup window displays:

4. In the COM Port dropdown menu, select the port number matching the new number you assigned to the USB Serial Port.
5. When you are done, click Save. Virtual Terminal is now configured correctly and should work with your VeriFone 1000SE PIN pad.
MeadCo ScriptX Prompts for Installation Every Login

Virtual Terminal requires Internet Explorer 32-bit for the MeadCo ScriptX plug-in. If you use the 64-bit version of Internet Explorer, Virtual Terminal prompts you to install the MeadCo ScriptX Plug-in every time you log in and will block the plug-in installation. Without the plug-in you are unable to use peripherals. The following banner displays every time you log in:

If you click install, you receive a message stating that Windows has blocked this software.

To use Internet Explorer 32-bit, follow these steps:

1. In Internet Explorer, click the Tools icon and then click Internet Options.
2. The Internet Options settings display. Click the **Advanced** tab.

3. Scroll down under Security and uncheck **Enable Enhanced Protected Mode**.
   In Windows 8, also uncheck **Enable 64-bit processes for Enhanced Protected Mode**.

4. Restart your computer for the changes to take effect.
**Business Check Errors**

Some business checks have an Auxiliary On-Us field on the MICR line and cannot be processed electronically. Scanning a check with the Auxiliary On-Us field causes the following error:

![Check Not Eligible for Electronic Check Conversion. Please process as a Paper Check.](image)

**Note:** Do not attempt to process the check by keying the MICR information. Doing so will result in a failed transaction (the receiving bank will reject the transaction) and a claim will appear on the check writer’s account.

The Auxiliary On-Us field is an optional field on the business check’s MICR line that prevents the check from being processed electronically. Business checks with the Auxiliary On-Us field are typically longer than six inches and are often issued by corporate treasury or purchasing and accounts payable departments. The Auxiliary On-Us field is on the MICR line to the left of the bank routing/transit and account numbers. The MICR line appears similar to the following:

![MICR Line Example](image)

To receive the funds, the check must be paper deposited at your bank. It is not possible to perform Guarantee on checks that contain the Auxiliary On-Us field.
PCI Compliance

Overview
This section describes the requirements for compliance with the Payment Card Industry (PCI) Data Security Standards. Each merchant is responsible for complying with these requirements.

The host has implemented several security features, which were assessed for compliance with the Payment Card Industry Data Security Standards (PCI/DSS). Although these products are developed with security in mind, you are required to follow the following guidelines to maintain PCI compliance:

- Create PCI-compliant complex passwords
- Control access to cardholder data, via unique user names and passwords
- Use PCI-compliant lockout settings
- Use PCI-compliant wireless settings
- Avoid storing cardholder data on Internet-accessible systems
- Practice secure remote network access

For a list of the most up-to-date requirements for meeting PCI/DSS standards, visit https://www.pcisecuritystandards.org/.

Complex Passwords
The host supports complex password functionality. To implement products in a PCI-compliant manner, all passwords used must conform to PCI standards. These include but are not limited to:

- Removing inactive user accounts at least every 90 days
- Changing user passwords at least every 90 days
- Requiring a minimum password length of at least eight characters
- Using passwords containing both numeric and alphabetic characters
- Using passwords containing both uppercase and lowercase characters
- Requiring individuals to submit new passwords that are different from any of the last four passwords used
- Applying complex passwords to administrative accounts to reduce the risk of compromise
- Locking out the user ID for 30 minutes after six repeated access attempts

Login names and their associated passwords may be added, deleted, or modified via the relevant password section.

Controlled Access
Access to cardholder data, and any PCs or servers where they may be stored, as well as any PCs or servers running payment software, should be controlled via unique user names and PCI-compliant complex passwords.

Group, shared, and generic accounts or passwords should not be used. Administrative accounts should not be used for application login or access to cardholder data.
Lockout Settings

To comply with PCI security guidelines, the application must be run only on operating systems which feature timed, password-protected user lockouts.

Note: For PCI-compliance, timed user lockouts must use passwords which conform to PCI/DSS guidelines. See the instructions on setting up users and associated passwords, and Complex Passwords on page 326 for PCI guidelines on password assignment.

To set up the user lockout feature in Windows 10, follow these steps.

1. Click Start.

   The Start menu displays:

   ![Start menu](image)

   2. Select Control Panel.
The Control Panel window displays:

3. Select **Appearance and Personalization**.
4. Click **Change screen saver**.

   ![Screen Saver Settings](image)

   If a screen saver has not yet been selected, choose one from the dropdown menu.

5. Enter a session timeout amount of 15 minutes in the **Wait** field, and check **On resume, display logon screen**.

6. Click **OK**.
Wireless Settings

The host does not support or recommend the use of wireless networks. The PCI guidelines for use of wireless networks state the following:

If wireless technology is used to transmit, process, or store cardholder data (e.g., point-of-sale transactions, "line-busting", etc.), or if a wireless LAN is connected to or part of the cardholder environment (e.g., not clearly separated by a firewall), the Requirements and Testing Procedures for wireless environments must be performed as well. These requirements specify that basic wireless security features be implemented to provide minimal protection. Wireless security depends upon many variables, which, if not set correctly, may leave the wireless network vulnerable. Since wireless technologies allow for remote vulnerability, we recommend, before wireless technology is put in place, that a company carefully evaluate the need for the technology against the risk. Consider deploying it only for non-sensitive data transmission.

Before accessing cardholder data via a wireless network, the host recommends implementing the following minimum-security guidelines:

- Change wireless vendor defaults:
  - Encryption keys should be changed from default at installation and should be changed anytime anyone with knowledge of the keys leaves the company or changes positions.
  - Any default SNMP community strings on wireless devices should be changed.
  - Any default passwords/passphrases on access points should be changed.
  - Any firmware on wireless devices should be updated to support strong encryption for authentication and transmission over wireless networks (for example, WPA/WPA2).
  - Other security-related wireless vendor defaults should also be changed, if applicable.

- Restrict physical access to wireless access points, gateways, handheld devices, networking/communications hardware, and telecommunication lines.

- Install perimeter firewalls between any wireless networks and the payment card environment, and configure these firewalls to deny or control any traffic from the wireless environment (if such traffic is necessary for business purposes).

- Install personal firewalls that are configurable only by the organization to specific standards and are not alterable by any employees.

- Copy logs for wireless networks onto a log server on the internal LAN.

- Verify that a wireless analyzer is used periodically to identify all wireless devices in use.

- Develop usage policies for critical employee-facing technologies, such as wireless, to define proper use of these technologies for all employees and contractors.

- Develop incident response procedures in the event an unauthorized wireless access point is detected and assign specific personnel available to respond to alerts on a 24/7 basis.

- Maintain an inventory of authorized wireless access points with documented business verification.

- Verify that any cardholder data received from wireless networks is encrypted wherever stored.

- Verify for wireless networks transmitting cardholder data or connected to the cardholder data environment that industry best practices (for example, IEEE 802.11i) are used to implement strong encryption for authentication and transmission.
Cardholder Data Storage

It is not recommended or required that cardholder data be stored on any Internet accessible system. All PCs connected to the Internet pose a high risk of compromise unless they are properly isolated and controlled with PCI-compliant firewall and anti-virus applications.

Internet connections should be protected with a firewall to prevent direct Internet attacks. The network should have a proper Internet architecture with DMZ (if applicable) to segment Internet connected systems. System components that store cardholder data, such as a database, should be on its own internal network zone, segregated from the DMZ and other untrusted networks. Verify that any databases or credit card data are properly protected and encrypted.

Remote Access Security

These products were not developed with remote access functionality in mind. If the software provides remote access, it supports a PCI approved secure method. Any other remote access to the PC the software is installed on for administration is via a third party application inherent to the operating system (i.e., Remote Desktop) or otherwise (i.e., PCAnywhere). Any remote administration of the operating system should be done in a PCI approved secure manner.

Accessing the operating system remotely via a direct connection from the Internet requires strong 2-factor authentication. Access from an internal network segment requires secure connection and strong password authentication. Anyone implementing remote access to the operating system should follow the guidelines set forth in the PCI standards.

Be certain to use and implement remote access software security features, such as:

- Change default settings in the remote access software (for example, change default passwords and use unique passwords for each customer).
- Allow connections only from specific (known) IP/MAC addresses.
- Use strong authentication or complex passwords for logins.
- Enable encrypted data transmission.
- Enable account lockout after a certain number of failed login attempts.
- Configure the system so a remote user must establish a Virtual Private Network (VPN) connection via a firewall before access is allowed.
- Enable the logging function.
- Develop usage policies for critical employee-facing technologies, such as remote access, to define proper use of these technologies for all employees and contractors.
- Restrict access to customer passwords to authorized reseller/integrator personnel.
- Establish customer passwords according to PCI DSS requirements 8.1, 8.2, 8.4, and 8.5.
Vendor Release Agreement

To comply with PA-DSS guidelines, the merchant should abide by the following guidelines:

Acceptance of a given payment application by the PCI Security Standards Council, LLC (PCI SSC) only applies to the specific version of that payment application that was reviewed by a PA-QSA and subsequently accepted by PCI SSC (the “Accepted Version”). If any aspect of a payment application or version thereof is different from that which was reviewed by the PA-QSA and accepted by PCI SSC – even if the different payment application or version (the “Alternate Version”) conforms to the basic product description of the Accepted Version – then the Alternate Version should not be considered accepted by PCI SSC, nor promoted as accepted by PCI SSC.

No vendor or other third party may refer to a payment application as “PCI Approved” or “PCI SSC Approved”, and no vendor or other third party may otherwise state or imply that PCI SSC has, in whole or part, accepted or approved any aspect of a vendor or its services or payment applications, except to the extent and subject to the terms and restrictions expressly set forth in a written agreement with PCI SSC, or in a PA-DSS letter of acceptance provided by PCI SSC. All other references to PCI SSC’s approval or acceptance of a payment application or version thereof are strictly and actively prohibited by PCI SSC.

When granted, PCI SSC acceptance is provided to ensure certain security and operational characteristics important to the achievement of PCI SSC’s goals, but such acceptance does not under any circumstances include or imply any endorsement or warranty regarding the payment application vendor or the functionality, quality, or performance of the payment application or any other product or service. PCI SSC does not warrant any products or services provided by third parties. PCI SSC acceptance does not, under any circumstances, include or imply any product warranties from PCI SSC, including, without limitation, any implied warranties of merchantability, fitness for purpose or noninfringement, all of which are expressly disclaimed by PCI SSC. All rights and remedies regarding products and services that have received acceptance from PCI SSC, shall be provided by the party providing such products or services, and not by PCI SSC or any payment brands.
Safeguarding Cardholder Account Information

The following information is provided by Global Payments Inc. as an informational tool to help you stay informed of pertinent industry information, Visa® and MasterCard® compliance requirements, and other information about the electronic payments industry. Web sites for the following topics are provided for your reference:

Merchant Requirements for Securing Cardholder Information:

https://www.pcisecuritystandards.org/security_standards/pci_dss_download.html

Payment Application Data Security Standards (PA-DSS):

https://www.pcisecuritystandards.org/documents/PA-DSS_v3-1.pdf

PCI Standard: Overview for Merchants and Service Providers:

https://www.pcisecuritystandards.org/
Other Compliance Information

MasterCard and Diners Club International Changes:

Rules for Accepting MasterCard:


Additional useful sites:

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<td>Postal/Zip Code, 111, 131, 171</td>
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<td>Register #, 112</td>
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