

Virtual Terminal

User Guide

Version 2023-4



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Virtual Terminal User Guide

Version 2023-4 (IPG)

Contents

1. Introduction	5
2. Processing Transactions	6
2.1 Transaction Terminology	6
2.2 Using Your Web Browser as a Virtual Point of Sale Machine	6
2.3 Processing Sale transactions	7
2.4 Selecting Products from your Product Catalogue	7
2.5 Order Information	8
2.6 Enter payment data for card transaction	9
2.7 Pre-validation of Card Type	11
2.8 Enter payment data for SEPA Direct Debit transactions	11
2.9 Generate a Payment URL	12
2.10 Shipping	15
2.11 Service Location	15
2.12 Instalments	16
2.13 Partial Approval	16
2.14 Recurring Payments	17
2.15 Comments	17
2.16 Additional Data Elements MCC 6012	18
2.17 Purchasing Cards	18
2.18 Complete the Transaction	19
2.19 GlobalChoice™	20
2.20 Processing subsequent transactions	24
2.20.1 2.20.1 Completion (Ticket Only)	24
2.20.2 Forced Ticket Transactions	24
2.21 Processing Returns	24
2.22 Crediting a customer's account	25
2.23 Voiding Orders	26
3. Reports	26
3.1 Viewing the Dashboard	27
3.2 Viewing Transaction Charts	27
3.3 View Orders Report	28
3.4 Order Detail Report	29
3.5 Credit Card Batch Report	31
3.6 Transactions Summary Report	31
3.7 3-D Secure	32
4. Transaction notifications by email	32
4.1 Language Selection for Email Notification	33
5. Customisation	33
5.1 Customising Virtual Terminal Content	33
5.2 Customising Your Receipts	34
5.3 Settings for your online store integration	34
5.4 Customising the payment page design	35
5.5 Alternative payment method configuration	36
5.6 PayPal Legacy	37
5.7 PayPal Checkout	37
6. Fraud Prevention Tools	38
6.1 Blocking Credit Card Numbers	39

6.2	Blocking Names	39
6.3	Blocking IP and Class C	40
6.4	Setting Maximum Purchase Limit	41
6.5	Setting Auto Lockout and Duplicate	42
6.6	Setting a Country Profile	42
6.7	Card Security Code information	43
7.	Inventory Management	44
8.	User Administration	44
8.1	Changing your own Password	44
8.2	Managing Users	45
8.3	Managing TLS client certificates required for the API authentication	46

Getting Support

There are different manuals available for Fiserv eCommerce solutions. This User Guide will be the most helpful for processing transactions with the Virtual Terminal, using the integrated Reports, setting configuration options and administrating users.

Refer to the Integration Guides for the Connect solution and the Web Service API for integration instructions and issues.

If you have read the documentation and cannot find the answer to your question, please contact your local support team.

1. Introduction

The Virtual Terminal provides access to a central, secure location where you can manage everything related to transaction processing:

- Run secure transactions yourself
- Set up your web site to run transactions for you
- Prevent fraud
- Review transaction reports

Because it runs via the Internet, you can log on from anywhere you can get Internet access, giving you instant access to process orders from wherever you are.

Process Transactions the Way You Want - From Anywhere

The *Virtual Terminal* section is where you process payment transactions via the Internet by turning any Personal Computer (PC) into a Point of Sale (POS) terminal. It offers functions in a similar way to terminals commonly used at retail stores. You simply enter the data needed for the transaction and go. It can even take care of recurring transactions (if you sell subscription services, for example).

The *Reports* section is where you view your transaction reports, charts, and graphs, helpful for business visualisation and presentations. You can even view consolidated reports for multiple stores by setting up a multi-store reporting structure. (A separate multi-store administrative account login is required for multi-store reports. Contact support to get your initial multi-store admin login ID and password.)

Access Administration and Customisation Functions

The Virtual Terminal also allows you to access functions you need to set up and customise the integration of your web shop with our Connect solution (for more information see the Connect Integration Guide). You can access these functions via the *Customisation* section.

The *Administration* section is where you turn to change your password, set your fraud settings, manage your users, or set up your multi-store reporting structure. (A separate multi-store administrative account login is required for multi-store reports. Contact support to get your initial multi-store admin login ID and password.)

To protect your account, we encourage you to log out of the Virtual Terminal by clicking on the *Logout* link at the right top of the page when leaving your computer. You will also be logged out automatically after a period of inactivity.

The Virtual Terminal is available in the following languages:

- Arabic
- English (UK)
- English (USA)
- English (Macau)
- Dutch
- French
- German
- Italian
- Polish
- Portuguese (Brazil)
- Serbian
- Slovak
- Slovenian
- Spanish (Bermudas)
- Spanish (Colombia)
- Spanish (Mexico)
- Spanish (Panama)

- Spanish (Rep. Dominicana)

2. Processing Transactions

2.1 Transaction Terminology

It is important to understand the terminology for processing transactions so that you use the appropriate transaction type for your orders and returns.

- **Sale** - this is the most common transaction type which immediately charges a customer's card or bank account.
- **Authorise Only (Pre Auth)** - a pre-authorisation transaction reserves funds on a customer's credit card. Authorise Only does not charge the card until you perform a Completion (Ticket Only) transaction and/or confirm shipment of the order (using an option available in Reports). Note that the authorisation reserves funds for varying periods, depending on the issuing card company's policy. We strongly suggest that you confirm shipment as soon as possible after authorisation.
- **Account authorization (Zero Value Auth)** – a transaction with a zero-amount used to validate a Visa or MasterCard card
- **Completion (Ticket Only)** – a post authorisation transaction which captures the funds from an Authorise Only transaction, reserving funds on the customer's card for the amount specified. Funds are transferred when your batch of transactions is settled. If you enter a larger total in the post authorisation transaction than was specified for the Authorise Only transaction, the post authorisation transaction may be declined. If you enter a smaller amount than was authorised, an adjustment is made to the authorisation to reserve only the smaller amount of funds on the customer's card for the transaction.
- **Forced Ticket** - a forced post authorisation. This transaction type is used in a similar way to a Completion transaction, except it is specifically for authorisations you obtained over the phone. It requires a reference number (or approval code) that you should have received when you carried out the phone authorisation.
- **Return** – If enabled for your store, returns funds to a customer's card against an existing order on the payment Gateway. To perform a return, you need the order number (which you can find in your *Reports*). If you perform a Return of the full order amount, the order will appear in your *Reports* with a transaction amount of 0.00. To perform a Return transaction, use the *Return* page.
- **Credit** - returns funds to a customer's card for orders from outside the payment Gateway. Use the *Credit* page to perform a Credit transaction. Credit transactions are marked as Returns in your *Reports*.
- **Void** – Transaction checks can be voided before the batch of transactions is settled.
- **PayerAuth** - This transaction type is required if you want to split the 3D Secure authentication process from the payment transaction (authorization) process.

No funds are transferred during any of these transactions. Funds are transferred only after your batch of transactions is settled (this is set up to occur automatically once a day).

2.2 Using Your Web Browser as a Virtual Point of Sale Machine

The *Virtual Terminal* is the main page which you will use for all your Sale and Authorise Only as well as Forced Ticket transactions and for creating a Payment URL.

Since some of the other types of card transactions such as Completion and Return, need to look in the database to get order information, they have their own pages. Credit is a special transaction that not all users have access to, so it also has its own page.

A hide/reveal function is available for all sections of the page, which can expand to provide additional options or fields - such items are identified by a right-arrow graphic. When clicked upon, the arrow changes to point downward and the expanded choices are revealed. Clicking again reverses the process.

2.3 Processing Sale transactions

To do a Sale transaction, you will need to complete all the required fields from the following sections. Then, fill in additional fields as appropriate for your transaction. Follow these steps to perform a Sale transaction.

1. If using the product catalogue feature, select items from the *Product Catalogue*
2. Enter *Order Information*
3. Select *Credit Card* as the *Payment Method*
4. Enter *Credit Card Information*, select *Transaction Type Sale*
5. If needed, enter further optional fields
6. Click on the *Continue* button
7. If there are data entry errors or any required fields are missing, the same page will reappear with an error message at the top, and all incorrect/missing fields flagged with a warning graphic. Make any necessary corrections, then click the *Continue* button again. Once your page is error free, a *Please Confirm* page will appear.
8. Review the data, make corrections if needed by clicking on the *Back* button, then click the *Submit* button. A *Transaction Result* page will appear.
9. Review the *Results*.

2.4 Selecting Products from your Product Catalogue

The Virtual Terminal offers you the timesaving ability to choose items from your product catalogue every time you process an order. To enable this feature, you first need to enter your product catalogue using the *Manage your Product Catalogue* function in the *Customisation* section. For every product you have entered, you can click on *Edit* to add options (e. g. colour, size etc.). Once you've done that, simply go to the *Virtual Terminal* main page and click on the *Select Products* button to select products for this order. The *Product Catalogue* page will appear.

Adding Products to the Order

The top half of the page is the *Product Summary* table, which lists all the products in your product catalogue. To add products to the order in progress, simply enter the desired quantity of a particular product in the *Qty* (quantity) column. If there are any options for this product, they will appear in the *Options* column of this table. Select the appropriate choices by choosing one of the choices available in the dropdown box (e.g., colour: red, size: 5), then click on the *Add Item(s)* button below the table. The correct quantity, choices, product description, price, and total should appear in the *Selected Products* table on the bottom half of the page.

Removing Products from the Order

If you have made an error in entering any of the product quantities or options, you can delete the product(s) from the order very easily by checking the checkbox for that line item in the *Selected Products* table, then clicking on the *Delete Item(s)* button located just below the table. To delete all the products in the order, click on the checkbox at the top left corner of the *Selected Products* table (this selects all the items in the order), then click on the *Delete Item(s)* button.

Completing the Order Process

Once you've completed your product selections, click on the *POS Main* button to return to the *Virtual Terminal* main page, where you can enter payment and contact information for this order. A table should appear at the top of the page showing all the products selected for this order along with the subtotal of the order.

Point of Sale

Required fields Optional fields [Completion](#)
[Return](#)

▼ **Product catalog**

Select Products

#	Qty	Item Id	Description	Options	Unit Cost	Extended Cost
1	1	1001	iPadAIR Graphite		400.00 GBP	400.00 GBP
Subtotal:						400.00 GBP

▼ **Order Information**

Generate Payment URL:

Order Number:

Purchase Order Number:

Invoice Number:

Subtotal:

Delivery Amount:

VAT/GST:

Total Amount:

Currency:

Virtual Terminal: Products selected from Product Catalogue

If any of the product selections should change before you've submitted the order, you can return to change your product selections by clicking on the *Select Products* button again.

2.5 Order Information

The *Order Information* section has only one required field: the total amount of the order (including all taxes and shipping). Other fields in the section are optional and can be used at your discretion.

You must fill out all required fields. To enter *Order Information*, follow the steps below.

Order Number (optional)

For regular credit card transactions, this field is optional. If you wish to assign an order number to this order, enter one in the text box provided.

Each order number must be unique, so if you are going to use this field on a regular basis, you should adopt an order number generation procedure. If you choose not to assign an order number, the Gateway will automatically generate one for you.

Purchase Order Number (optional)

If there is a purchase order number associated with this order, enter it here. Because you may have several transactions against the same purchase order, it is possible to use the same purchase order number for several transactions.

Shipping Amount (optional)

If there are shipping charges associated with this order and if you wish to track your shipping charges, enter a real or integer number equalling the charge for shipping this order.

VAT (if applicable)

There may be cases where you are doing international business where you need to charge a Value Added Tax (VAT), either in addition to or in lieu of the regular sales tax. If the Value Added Tax applies to your order and you need to charge the customer the VAT now, enter the amount of the VAT in the VAT field. In some cases, you may not need to charge the VAT; it will be taken care of when the goods are imported.

Total Amount (required)

As you enter *Subtotal*, *Tax* and *VAT*, the Virtual Terminal will automatically calculate the total amount for you. If you need to, you can replace this value with any real or integer number representing the total amount of the transaction. The total amount should include tax, VAT (if applicable), and shipping

charges, and should reflect the sum of all charges for this transaction. The total amount should always equal the sum of the product subtotal, tax, shipping, and VAT. This is a required field for ALL transactions.

Currency (required)

If you want to use another currency for this transaction than the displayed default currency, you can change it using the drop-down box.

Marketplace Foreign Retailer Indicator

This is only visible in the APAC region where Visa require an indicator to be sent with the transaction to advise if you are located in a different country outside of the marketplace. Only select if you are located elsewhere and leave blank if you are not.

Marketplace Foreign Retailer Indicator

2.6 Enter payment data for card transaction

The *Payment Details* section shows fields required for a Sale, Authorise Only, Forced Ticket or Account authorization transaction.

A graphic for each card type that has been setup for your store is shown.

Virtual Terminal: Card data input fields

To enter card information, follow the steps below:

Step 1: Select the Card Type (optional)

First, select the card type from the *Select card type* dropdown box or click on one of the brand logos.

Step 2: Select the Transaction Origin (required)

Select the transaction origin from the *Transaction Origin* dropdown box.

If you are set up to have separately activated Mail Order (MAIL) and Telephone Order (PHONE) as opposed to commonly used 'MOTO' value, you will not be provided with a default option and 'Select one..' text will be displayed in the dropdown box instead.

If you are set up to choose *Mail Order* as its own option when it is selected the *Card Security Code* field will become inactive and there will be no option to enter one.

Step 3: Select the Transaction Type (required)

Once you've selected the transaction origin, select the appropriate transaction type for your card transaction in the *Transaction Type* dropdown box.

- Select *Sale* to charge the customer's card immediately (upon batch settlement)
- *Authorise Only* to reserve funds on the customer's card, but not complete the transaction yet
- *Forced Ticket* to complete a voice authorisation transaction.
- *Account authorization* to only validate a card (Visa or MasterCard) with a zero value amount.

If you need to do any other type of transaction, you'll need to visit another page. To complete an Authorise Only transaction, go to the *Completion* page. To perform a Return (if enabled for your store), go to the *Return* or the *Credits* page.

Transaction Type is always a required field, if you do not make a selection it defaults to *Sale*.

Step 4: Enter the Card Number or Swipe the Card

Enter the card number in the *Card Number* field.

If the card is present and you have the appropriate reader (configured correctly), place your cursor in the *Card Number* field, and then swipe the card through the reader. The *Card Number* field should be automatically filled in for you. If it is, there is no need to enter any other data.

All other required fields (except *Transaction origin* and *Transaction type*) become optional because the entire customer's data is passed to us from this one entry.

If something should go wrong and this field does not fill in when you swipe the card, check your reader to make sure it's configured correctly. If the reader is configured correctly and you are still unable to swipe the card, the card may be unreadable. Go to the previous field (*Are you swiping the card?*), uncheck the Yes checkbox, and enter the card data manually.

Note: If your store has been activated for GlobalChoice™ please refer to the [GlobalChoice™ chapter](#) in this document to obtain more detailed information.

Step 6: Enter the Expiry Date

Select the card's *Expiry Date* from the dropdown boxes. Select the month first, then the year that the card expires.

Step 7: Enter the Card Security Code

The *Card Security Code* is a 3 or 4-digit number usually found on the back of the customer's credit card, on the same line as the customer's signature, following the last four digits of the credit card number. There are many different names for this code: Visa calls this code CVV2, MasterCard calls it CVC2, American Express 4DBC.

Step 8: Enter the Reference Number (required only for Forced Ticket transactions)

If you are performing a Forced Ticket transaction, enter the reference number associated with this transaction (typically given to you over the phone with the authorisation) in the *Reference Number* box. The *Reference Number* field will not appear unless you have chosen *Forced Ticket* as the transaction type.

Step 9: Enter the Number of Instalments (optional, if merchant is configured for instalments)

If your store has been enabled for instalments, enter the number of instalments to complete the payment. You must include a numeric field.

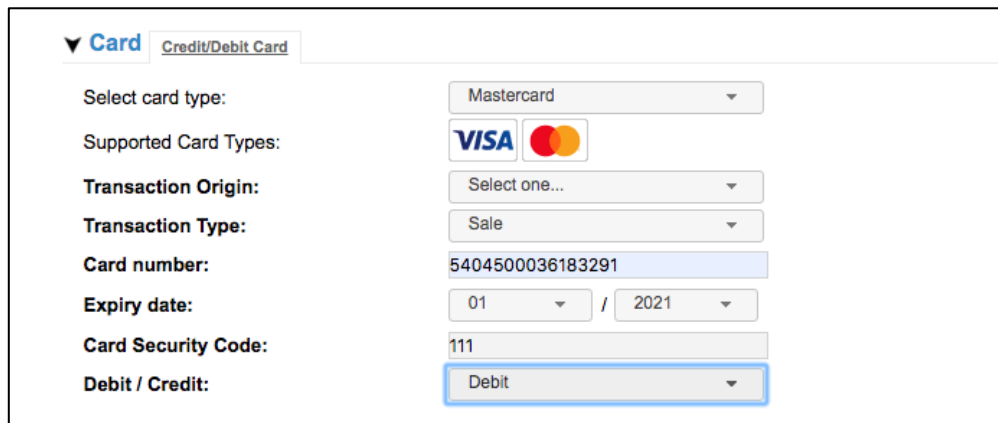
Step 10: Continue to the Customer Contact Information section

Click on *Customer Contact Information* to expand the text, and then enter the appropriate fields. The *Customer ID* is a unique identification number you can choose for the customer.

2.7 Pre-validation of Card Type

If the functionality is activated for your store and a card number is entered, the field *Debit / Credit* will automatically populate with whether the card number belongs to a credit or debit card based on a BIN file lookup in the background.

In case of dual functionality cards the field will be enabled to let merchants choose the card function for the transaction (drop-down).



The screenshot shows a form titled 'Card' with a sub-tab 'Credit/Debit Card'. The form contains the following fields:

- Select card type:** A dropdown menu with 'Mastercard' selected.
- Supported Card Types:** Logos for VISA and Mastercard.
- Transaction Origin:** A dropdown menu with 'Select one...' selected.
- Transaction Type:** A dropdown menu with 'Sale' selected.
- Card number:** A text input field containing '5404500036183291'.
- Expiry date:** Two dropdown menus for month and year, with '01' and '2021' selected respectively.
- Card Security Code:** A text input field containing '111'.
- Debit / Credit:** A dropdown menu with 'Debit' selected.

Virtual Terminal: Card type pre-validation

The card type is also shown on the Confirmation Page, the Order Details and the Receipt.

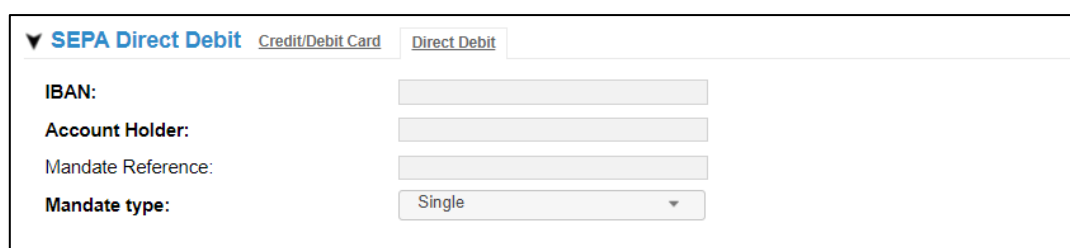
2.8 Enter payment data for SEPA Direct Debit transactions

If you are using SEPA Direct Debit as part of the TeleCash from Fiserv offering, the *Payment Details* section for SEPA Direct Debit transactions shows fields for the customer's IBAN (International Bank Account Number), the Account Holder name, the Mandate Reference and a drop-down menu for the Mandate type.

If the customer's IBAN belongs to one of the following countries: Andorra, Switzerland, United Kingdom (incl. Jersey, Guernsey, Isle of Man), Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Vatican City, then you will need to also complete the Account Holder address details (street name, house number, zip/code city and country) in the *Customer Details*.

If you set the Mandate type to 'Single' and do not enter a Mandate Reference, then once you click the *Continue* button a mandate reference starting with the prefix 'IPG', a time stamp and a random value will automatically be assigned.

If you set the Mandate type to 'Recurring' the Mandate Reference becomes a mandatory field, and an additional field appears where the Mandate Date needs to be entered.



The screenshot shows a form titled 'SEPA Direct Debit' with a sub-tab 'Direct Debit'. The form contains the following fields:

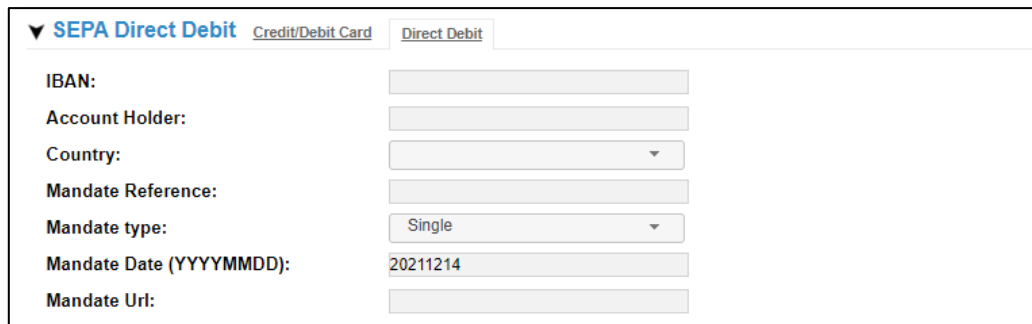
- IBAN:** A text input field.
- Account Holder:** A text input field.
- Mandate Reference:** A text input field.
- Mandate type:** A dropdown menu with 'Single' selected.

Virtual Terminal: SEPA Direct Debit input fields as part of the TeleCash from Fiserv offering

If you are using SEPA Direct Debit as part of the Fiserv Local Payments solution and you manage SEPA Direct Debit mandates on your side, then you will be provided additional fields, which are mandatory to support retrieving the relevant mandate details:

- Mandate Date – To be populated with the initial mandate signature date
- Mandate URL – To be populated with the valid URL of the SEPA mandate to enable the Risk and Compliance department to access the details

The consumer's country is required for all Local Payments transactions thus it must be selected.



The screenshot shows a web form titled "SEPA Direct Debit" with two tabs: "Credit/Debit Card" and "Direct Debit". The "Direct Debit" tab is active. The form contains the following fields:

IBAN:	<input type="text"/>
Account Holder:	<input type="text"/>
Country:	<input type="text" value="▼"/>
Mandate Reference:	<input type="text"/>
Mandate type:	<input type="text" value="Single"/>
Mandate Date (YYYYMMDD):	<input type="text" value="20211214"/>
Mandate Url:	<input type="text"/>

Virtual Terminal: SEPA Direct Debit input fields as part of the Local Payments offering

2.9 Generate a Payment URL

The Payment URL functionality (also known as Pay by Link) allows you to provide a link to your customers (e.g.: in an email invoice, WhatsApp message, SMS, QR code, etc.) which then takes the customer to a webpage where they can securely make the payment with their preferred payment method, whenever convenient for them.

This is especially useful in scenarios where goods get paid after delivery, where no goods get shipped at all (e.g.: final payment for trips that have been booked months ago) or for the payment of monthly bills.

If you have the Payment URL functionality enabled for your store, you will find an option to select *Generate Payment URL* under the *Order Information*.

If the Generate Payment URL checkbox is selected, the Card section (Credit Card, Direct Debit) and Recurring sections will be hidden and will assume you are sending the link for a sale. If you require a authorisation only please be sure to select Authorise in the Transaction Type drop down prior to selecting Payment URL. You can then complete the required information for the Payment URL and continue the transaction as usual.

Optionally you can define the date and time by when a Payment URL is to expire. If you do not define a date the link will remain valid for 182 days.

Point of Sale

Required fields Optional fields

▼ Product Catalogue

▼ Order Information

Generate Payment URL:

Payment URL Expiry Date and Time:

Order Number:

Purchase Order Number:

Invoice Number:

Subtotal:

Delivery Amount:

VAT/GST:

Total Amount:

Currency:

Virtual Terminal: Dedicated checkbox for Payment URL generation

When you generate a Payment URL, the language selection performed in the *Customer Details* section in the *Notification Language* field will influence the localization of the hosted payment page visible to your customer once a payment URL is used. Please refer to the [Email Notification chapter](#) to obtain more information.

The generated URL will be shown on the Transaction Result page where it can be selected (copied) to provide it to the customer. The URL can also be copied from the Order Details page at a later point.

Please note that recurring payments and instalments are not supported with Payment URL.

Transaction Result

Transaction Information

Transaction Type: Sale
Transaction Status: **APPROVED**
Payment URL: <https://test.ipg-online.com/connect/gateway/processing?storename=11758493&oid=VT-b6b0337c-1d82-44bf-992e-7d7e82115db2&paymentUrlId=1e18ab58-9288-424f-9f86-0178ff8978f6>
Transaction date and time: Apr 9, 2020 1:15:15 PM
Approval code: ?:Payment URL created:

Product catalog

#	Qty	Item Id	Description	Options	Unit Cost	Extended Cost
1	1	1001	iPadAIR Graphite		400.00 GBP	400.00 GBP
Subtotal:						400.00 GBP

Order Information

Generate Payment URL: true
Order Number: VT-b6b0337c-1d82-44bf-992e-7d7e82115db2
Subtotal: 400.00
Total Amount: 400.00
Currency: GBP

Card

Select card type: Mastercard
Are You Swiping The Card?: No
Card number: 540450...3291
Debit / Credit: Debit
Purchase card: false
High Risk Purchase Indicator: false

Customer Details

Notification Language: en_GB

Virtual Terminal: Generated Payment URL to be copied by clicking Select button

Please note that a created *Payment URL* is shown in the Reports with an approval code '?:Payment URL created'. Once the consumer has accessed the URL and made the payment, the Reports will show the result of the payment transaction.

Order Details

VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03 24-Nov-2016 12:30:28 (Europe/London)

Date	Terminal ID	User ID	Type	Card number	Exp. Date	Approval	Amount
24-Nov-2016 12:30:28			Sale			?:Payment URL created:	1 001.00 GBP
Comments:							
Payment URL: https://test.ipg-online.com/connect/gateway/processing?storename=1199999999&oid=VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03&paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091							
Void		24-Nov-2016 12:32:30	21400031	Sale	403587_4977	12/2018 Y:341515:3845578251:PPXP:2303	1 001.00 GBP
Send Notifications		Comments:					
Print Receipt							

Virtual Terminal: Overview of a Payment URL transaction completed by the customer

The URL request stays valid for 182 days unless you have defined the date and time by when a Payment URL should expire in case not utilised by your customer.

API users also can delete a Payment URL to cancel the validity. If a deletion has been performed and a consumer selects the URL thereafter, they will be presented with display information advising the URL is no longer valid. You will be able to see the deleted status in the Order Details as below:

Order Details

A-2b3aaf46-ef3-45ab-9a78-6f80cc3561ef 29.05.2019 07:30:26 (America/New_York)

Date	Terminal ID	User ID	Type	Card number	Exp. Date	Approval	Amount
29.05.2019 07:30:26			Sale			N:Payment URL deleted:	5.00 EUR
Comments:							

If you are a MCC6012 Merchant you can still utilise this functionality, the additional entries required for MCC6012 will need to be completed at the time of generating the URL and saved to be added to the transaction should the consumer opt to pay with Visa or MasterCard.

2.10 Shipping

The entire *Shipping* section is optional by default. You do not have to enter any shipping information to perform a transaction.

If desired, enter the type of shipping you will use for this order. Up to 36 alphanumeric characters are allowed in this field. Examples are Federal Express, UPS, etc.

2.11 Service Location

The *Service Location* section is optional and is activated only in case 'Mastercard' is selected. It represents the location where the cardholder received the service rather than the location identified by the service provider.

▼ Card Credit/Debit Card

Select card type: Mastercard

Supported Card Types: VISA Mastercard

Transaction Origin: Select one...

Transaction Type: Sale

Card number:

Expiry date: 01 / 2023

Card Security Code:

Debit / Credit: Select one...

Allow Partial Approval:

▼ Customer Details

▼ Delivery Information

▶ Service Location

City:

State (2 or 3 character ISO Code):

Zip:

Country: ▼

Service Location (only applicable to Mastercard)

2.12 Instalments

The Instalment section allows the merchants to create a Sale transaction with Instalments. To make an instalment payment, a part of the transaction and card data, you need to fill out the Number of instalments you wish to divide the payment into, enter a number from 2 to 99 with no decimal places, choose if you wish to charge the customer with an instalment interest and select how many months the first payment could be delayed. At least one of the fields needs to be populated for the transaction being classified as Instalment payment.

▼ Installment Information

Number of installments:

Installment Interest:

Installment Delay Months:

Installment Information

After transaction has been processed, the instalment information appears on Receipt and Transaction Details.

In general, the instalments are supported for transaction types Sale, PreAuth and PostAuth, but this setting may vary according the region.

2.13 Partial Approval

The partial approval feature is particularly useful when the transaction amount exceeds the available funds on the customers card. This feature will allow an approval of the available amount to pay for a portion of the transaction, then the remainder can be paid using another payment method.

After inserting the necessary information to complete a transaction, ensure the 'Allow Partial Approval' feature is selected before proceeding.

The screenshot shows a form for card payments. At the top, there are two tabs: 'Card' (selected) and 'Direct Debit'. Below the tabs, there are several fields: 'Select card type:' with a dropdown menu; 'Supported Card Types:' with logos for VISA, Mastercard, American Express, Diners Club, JCB, and Discover; 'Transaction Origin:' with a dropdown menu; 'Transaction Type:' with a dropdown menu set to 'Sale'; 'Card number:' with a text input field; 'Expiry date:' with two dropdown menus for month and year; 'Card Security Code:' with a text input field; 'Debit / Credit:' with a dropdown menu; and 'Allow Partial Approval:' with an unchecked checkbox. The checkbox is highlighted with a red rectangular border.

Virtual Terminal: Partial Approval checkbox

2.14 Recurring Payments

The *Recurring Payments* section allows you to make a credit card (Sale) transaction recurring. To make a transaction recurring, select the Yes checkbox next to *Make recurring?*

Next enter how often you wish to charge the customer. In the *Bill the customer* fields, enter a number from 1 to 999 with no decimal point and select the frequency from either day, week, month, or year in the dropdown box.

Select the date to start charging the customer in the *Start on* dropdown boxes.

Enter the number of times to charge the customer in the *End After* textbox.

The screenshot shows a form titled 'Make Recurring (For Credit Card Sale Transactions ONLY)'. It contains the following fields: 'Make Recurring?:' with a checkbox and the text 'Yes'; 'Bill The Customer:' with the text 'every', a text input field, and a dropdown menu with 'Select one...'; 'Start On (MM/DD/YYYY):' with a date input field containing '04/09/2020'; and 'End After:' with a text input field and the text 'payments'.

Virtual Terminal: Recurring Payments input fields

Please see the Reports chapter in this document for details about how to modify or cancel *Recurring Payments*.

2.15 Comments

The expandable *Comments* section is not required by default. There is only one field in the *Comments* section: *Comments*. It is intended to let you enter optional notes about the transaction. Comments are visible in your *Reports*, so they can help you with your transaction management if you use them effectively.

2.16 Additional Data Elements MCC 6012

This section will only show if you are a UK merchant with a category code of 6012 (Financial Institutions) and Visa or MasterCard* has been selected as the payment card.

▼ **Additional Data Elements MCC 6012 (primary recipient data)**

Date of Birth (MM/DD/YYYY):

First 6 digits of PAN/account no.:

Last 4 digits of PAN/account no.:

Surname:

Post code:

Virtual Terminal: Additional Data Elements MCC 6012 input fields

If any of the above detail is missing the transaction will be declined and an error message will appear to direct you to where there is missing information.

2.17 Purchasing Cards

Purchasing Cards offer businesses the ability to allow their employees to purchase items with a credit card while providing additional information on sales tax, customer code etc. Providing specific details on the payment being made with a Purchasing card can enable qualification of favourable addendum interchange rates.

There are three levels of details required:

- Level I — The first level is the standard transaction data; no enhanced data is required at this level.
- Level II — The second level requires that data such as tax amount and customer code be supplied in addition to the standard transaction date. (Visa only have a level II option)
- Level III — The third level allows a merchant to pass a detailed accounting of goods and services purchased to the buyer. All the data for Level I and Level II must also be passed to participate in Level III. (Visa and Mastercard).

Purchasing Cards Level 2 and Level 3 fields are available for transactions processed using the Virtual Terminal. When completing the transaction information.

When performing a transaction, under the 'Card' heading there is a tick box entitled Purchase Cards. Select this box to show the fields for Level 2, and a table for Level 3.

If you have this option enabled you can decide whether to not complete any specific Purchasing Card detail fields, complete only Level 2 detail or continue to complete all to achieve Level 3.

Purchase card:

► Purchase Card Details

Customer Reference ID:

Supplier Invoice Number:

Supplier VAT Registration Number:

Total Discount Amount:

Total Discount Rate:

VAT Shipping Amount:

VAT Shipping Rate:

	Product Code	Description	Qty	Unit	Unit Price	Commodity Code	VAT Amount	Rate (%)	Discount Amount	Rate (%)	Total
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	0	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1. Level 2 can be completed alone for Visa transactions.

Level 2

The information for the whole transaction is required.

- Customer Reference ID
- Supplier Invoice Number
- Supplier VAT Registration Number
- Total Discount Amount
- Total Discount Rate
- VAT Shipping Amount
- VAT Shipping Rate

2. Complete the fields in the table also, per item purchased, to achieve Level 3. This is valid for both Visa and Mastercard.

Level 3

The Information Per Item is required

- Product Code – product code of the item purchased
- Description – Text description of the item purchased
- Quantity – Number of units of the item purchased
- Unit – Unit of measure code
- Unit Price – Unit price of the item purchased
- Commodity Code – The commodity code used to classify the item purchased
- VAT Amount – VAT amount for the item purchased
- Rate (%) – VAT % rate
- Discount Amount – Amount of the discount applied to the line item
- Rate (%) – Discount % rate
- Total – Total for the item

3. The button Add Item(s) allows to add lines to the table where information can be provided for further purchased items.
4. Complete the remainder of the transaction as usual.

2.18 Complete the Transaction

When you click the *Continue* button, all your entries are validated. If pieces of information are missing or incorrect, the *Virtual Terminal* main page will reappear with an error message at the top and the

incorrect or missing fields flagged with an error graphic. If this should occur, make the appropriate corrections to the fields, then click the *Continue* button again.

If there are no apparent invalid entries, a review of all the information you entered with a request for confirmation will appear. Review the information and, if necessary, click on *Back* and make any corrections. Otherwise, click on *Submit*.

The *Transaction Result* screen will appear. The result screen will contain all the information you entered, plus an extra section at the top called *Transaction Information*.

For retail merchants who need a receipt for the customer to sign, there is a print receipt function. Simply click on the *Show Receipt* button at the bottom of the *Transaction Result* page. A new browser window will open with a transaction receipt. Click on the *Print Receipt* button at the bottom of the *Receipt page* to print the receipt. Once you have printed all the receipts you need, close the receipt window by clicking on the *Close* button at the bottom or on the *X* in the top right-hand corner of the *Receipt* window.

The *Transaction Information* section is where you will see whether the transaction was approved or declined. If the transaction was approved, the *Transaction Status* line will say *Approved*. The *Date* and *Time* of transaction, a *Transaction reference number*, an *Approval Code*, and a *Reference number* will follow.

A typical *Approval Code* for a successful transaction contains four alphabetic characters in the middle of the code, e. g. PPXM. The first three letters indicate *Address Verification Service* results:

Value	Meaning
PPX, XXU	No address data provided or not checked by the Card Issuer
YYY	Card Issuer confirmed that street and postcode match with their records
YNA	Card Issuer confirmed that street matches with their records but postcode does not match
NYZ	Card Issuer confirmed that postcode matches with their records but street does not match
NNN	Both street and postcode do not match with the Card Issuer's records
YPX	Card Issuer confirmed that street matches with their records. The Issuer did not check the postcode.
PYX	Card Issuer confirmed that postcode matches with their records. The Issuer did not check the street.
NPX	Street did not match with the Card Issuer's records. The Issuer did not check the postcode.
PNX	Postcode did not match with the Card Issuer's records. The Issuer did not check the street.

The last alphabetic character in the middle is a code indicating whether the card security code matched the card-issuing bank's code. An "M" indicates that the code matched. See further details in section *Card Security Code* below. If the transaction was declined, a reason for the decline will show on the *Approval Code* line.

2.19 GlobalChoice™

With Fiserv Global Choice™, foreign customers have the choice to pay for goods and services purchased online in their home currency when using their Visa or MasterCard credit card for the payment. The currency conversion is quick and eliminates the need for customers to mentally calculate the estimated cost of the purchase in their home currency. International Visa and MasterCard eCommerce customers can make informed decisions about their online purchases and eradicate any unexpected pricing or foreign exchange conversions on receipt of their monthly statements.

If your Store has been activated for this product option, you can offer a currency choice to your customers if the card they use has been issued in a country with a currency that is different to your default currency:

Follow the steps below to proceed with the payment process via the *Virtual Terminal* main page:

1. Complete the order information required in section *Order Information*.
2. Enter in the *Payment Details* section all required payment data for card transactions, and then click the *Continue* button.
3. As soon as the card number is submitted, the possibility of Dynamic Currency Conversion is verified by the Virtual Terminal. When it is applicable to this specific, foreign customer/cardholder, an additional page will appear.

Please Confirm

Please review the following options with the cardholder before proceeding:

Pay in your home currency £ 10.68 GBP
1 GBP = 0.8896 EUR
Int'l Margin 3.5%

Pay € 12.00 EUR
Alternatively, you can pay 12.00 EUR, and the currency conversion will be performed by your card issuing bank using an exchange rate which is determined at a later date.
Cardholder choice is final.

Virtual Terminal: Review page with available payments options

Read these options to your foreign customer to enable them to decide upon which option to pay the indicated amount of money in the cardholder's currency or in the local merchant's currency. The amounts are shown with the relevant currency symbol or code. Furthermore, the exchange rate and the source of the exchange rate as well as the commission data and the source of commission data are also provided on this page.

Note: If you proceed with the telephone order you should follow the rules indicated in the *Currency Conversion Call Script* available under the link on *Please Confirm* page.

4. Ask your customer in which currency he wants to pay. After you are given the answer select the chosen option by clicking the correct radio button, then proceed further by clicking on *Submit* button.
5. The page with the options to read to the customer appears where you can verify the given *Transaction*, *Order* and *Card* information, as well as the *Transaction Details*. Review the information and, if necessary, click on *Back* button and make any corrections. Otherwise, click on the *Submit* button.

Please Confirm

Transaction Information

Transaction Type:	Sale
-------------------	------

Order Information

Subtotal:	12.00
Total Amount:	12.00
Currency:	EUR

Card

Select card type:	Mastercard
Transaction Origin:	Mail Order/Telephone Order
Are You Swiping The Card?:	No
Card number:	552068...0001
Expiry date:	12 / 2024
Debit / Credit:	Credit
Allow Partial Approval:	false

Customer Details

Notification Language	en_GB
-----------------------	-------

Transaction Detail

Exchange rate:	1 GBP = 0.8896 EUR
	Int'l Margin 3.5%
Transaction Currency:	GBP 10.68

I have been offered a choice of currencies and agree to pay in the transaction currency shown. Currency Conversion is provided by the Merchant.

Virtual Terminal: The Please Confirm page with detailed payment information

6. Once confirmed, a final *Transaction Result* page is provided allowing you to print a receipt and to complete the transaction.

Transaction Result

[Completion](#)

[Return](#)

[Credit](#)

Transaction Information

Transaction Type: Sale
Transaction Status: **APPROVED**
Transaction date and time: Jul 12, 2023 11:36:49 AM
Transaction Reference number: 084631336164
Approval code: Y:234567:4631336164:PPXM:275410
Terminal ID: 4324234

Order Information

Order Number: VT-a9fc43bf-6c2b-4fc6-94a1-ecf52f937f28
Subtotal: 12.00
Total Amount: 12.00
Currency: EUR

Card

Select card type: Mastercard
Transaction Origin: Mail Order/Telephone Order
Are You Swiping The Card?: No
Card number: 552068...0001
Expiry date: 12 / 2024
Debit / Credit: Credit
Allow Partial Approval: false
Cardholder Country: United Kingdom

Customer Details

Notification Language: en_GB

Transaction Detail

Exchange rate: 1 GBP = 0.8896 EUR
Int'l Margin 3.5%
Transaction Currency: GBP 10.68

I have been offered a choice of currencies and agree to pay in the transaction currency shown. Currency Conversion is provided by the Merchant.

[Back](#)

[Next Transaction](#)

[Show Receipt](#)

Virtual Terminal: The final Transaction Result page with available payment information

2.20 Processing subsequent transactions

2.20.1 2.20.1 Completion (Ticket Only)

After you run an Authorise Only transaction, you need to complete it. A Completion transaction is sometimes referred to as a post authorisation.

1. To perform a Completion transaction, go to the *Completion* page.
2. The first *Completion* page simply asks for the order number. This is the order number associated with your Authorise Only transaction. (If you don't know your order number, you can find it in your *Reports*.) Enter the order number then click on the *Retrieve Order* button.
3. A new page will appear with several pre-filled input fields related to the order. Review these fields to ensure you have selected the correct order. (You may have to expand some of the sections at the bottom of the page to see all the fields you need to see.) If this isn't the right order, click on the *Back* button on your browser and enter the correct order number to retrieve. If it is the right order, make any changes you need to make to the input fields, then click on the *Continue* button.
4. Once you click the *Continue* button, if all entries in the form were valid, another page will appear asking you to confirm the information. If everything is okay, click on the *Submit* button; otherwise, click on the *Back* button to make the appropriate changes. (If any fields are missing or incorrect, the *Completion* page will reappear with an error message at the top and the incorrect/missing fields flagged with a warning graphic. Make the appropriate changes then click the *Continue* button again. A *Please Confirm* page should appear.
5. Review the information, then click the *Submit* button. A final *Transaction Results* page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information.

2.20.2 Forced Ticket Transactions

Use a Forced Ticket transaction to complete the Sale for an authorisation you received over the phone. To process a Forced Ticket transaction, go to the *Virtual Terminal* page. This is the same page you use to process Sale or Authorise Only transactions.

To do a Forced Ticket transaction, complete all the required fields from the following sections. Then fill in additional fields as appropriate for your transaction. Follow these steps to perform the transaction:

1. If using the product catalogue feature, select items from the *Product Catalogue*.
2. Enter *Order Information*.
3. Select *Credit Card* as the *Payment Method*.
4. Enter *Credit Card Information*, select *Transaction Type Forced Ticket*: a *Reference number* field will appear. Enter the reference number (the authorisation code you received over the phone).
5. Fill out *Customer Contact Information*.
6. Enter the *Shipping Address* (optional).
7. If in test mode, select the *Desired Response*.
8. Enter *Comments* (optional).
9. Click on the *Continue* button.
10. If there are data entry errors or any required fields are missing, the same page will reappear with an error message at the top, and all incorrect/missing fields flagged with a warning graphic. Make any necessary corrections, then click the *Continue* button again. Once your page is error free, a *Please Confirm* page will appear.
11. Review the data, make corrections if needed by clicking the *Back* button, then click the *Submit* button. A *Transaction Result* page will appear.
12. Review the *Results*.

2.21 Processing Returns

If your store is enabled with the Returns option, should a customer return something associated with an order, you can credit their account for the amount of the return using a Return transaction.

It is possible to have the *Return* functionality disabled if you prefer.

1. To perform a Return, first go to the *Return* page. A page will appear, with a field for the order number. If you don't know your order number, you can find it in your *Reports*.
2. Once you've located the order number, enter it in the input box, then click on the *Retrieve Order* button. A page will appear showing all the existing information from that order.
3. Review these fields to ensure you have selected the correct order. (You may have to expand some of the sections at the bottom of the page to see all the fields you need to see.) If this isn't the right order, click on your browser's *Back* button to return to the previous page and retrieve an alternate order.
4. If this is the correct order, enter the amount to return in the appropriate fields. By default, the fields will be pre-filled with the total amount available to be returned. It is possible to return a lower amount than the order total, to do so make corrections as appropriate ensuring the sum of the subtotal, tax and shipping amount must equal the Total amount; if it doesn't, you will get an error when you click the *Continue* button
5. Once you've finished with the *Order* fields, change any other fields related to *Customer Contact Information*, *Payment Information*, or *Comments*, then click the *Continue* button.
6. Once you click the *Continue* button, if all entries in the form were valid, another page will appear asking you to confirm the information.
7. If everything is okay, click on the *Submit* button; otherwise, click on the *Back* button to make the appropriate changes. (If any fields are missing or incorrect, the Return page will reappear with an error message at the top and the incorrect/missing fields flagged with an error graphic. Make the appropriate changes then click the *Continue* button again. A confirmation page should appear. Review the information, then click the *Submit* button.
8. A final *Transaction Results* page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information. As you enter values in the *Return* subtotal, *Return Tax* or *VAT*, and *Return Shipping Amount* fields, the *Total amount to Return* field will automatically change to the sum of the three fields. You are allowed to change the total, but the sum of the subtotal, tax and shipping amount must equal the Total amount; if it doesn't, you will get an error when you click the *Continue* button.

In case you are using the Virtual Terminal functionality to trigger a return for a SOFORT Banking transaction please be informed that due to the payment method specifics the transaction is only marked as being prepared for the refund, but not yet executed.

For your customer to receive the money, you need to execute the return transaction via SOFORT's merchant portal or via its API. For details, please see <https://www.sofort.com/integrationCenter-eng-DE/content/view/full/3363>.

Please note this is not applicable when processing SOFORT through the Local Payments offering.

2.22 Crediting a customer's account

Sometimes you need to credit a customer's account for an order that occurred outside the Gateway. Because there is some inherent risk of fraud with a credit, not every merchant has permission to perform credit transactions. If you do not see the *Credit function* listed in the *Side Menu Box* of your *Virtual Terminal* section, you do not currently have permission to perform a credit. Contact your processor's merchant services department to enable the function if you need it and do not have it.

If you indeed need to do a credit against an order received elsewhere, click on *Credit* to bring up the *Credit* page with several entry fields. Fill the appropriate and required fields for your credit, then click on the *Continue* button.

Once you click the *Continue* button, if all entries in the form were valid, another page will appear asking you to confirm the information. If everything is okay, click on the *Submit* button; otherwise, click on the *Back* button to make the appropriate changes. (If any fields are missing or incorrect, the *Credit* page will reappear with an error message at the top and the incorrect/missing fields flagged with a warning graphic. Make the appropriate changes then click the *Continue* button again. A confirmation page should appear. Review the information, then click the *Submit* button.

A final *Transaction Results* page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information.

For merchants with MCC 7995 (Gambling) the credit function is used for the payment of winnings. The combination of the credit request with the merchant MCC 7995 ensures we send the correct detail through for the merchant to qualify for payment transaction rates.

2.23 Voiding Orders

If an order has not yet been settled, you have the capability to void the order. The process for voiding orders is as follows:

1. Click on the *Reports* button on the *Main Menu Bar*.
2. If you wish to void credit card orders, click on the *View Credit Card Batches* link in the *Side Menu Box*.
3. Specify *Time Period*: Select any of the named time periods or enter a specific range of dates. Note: This time filter will provide the relevant batch, not a time frame within the contents of a batch.
4. Click on the *Submit Query* button. The batch report will appear.
5. Click on the words *Current Batch* to bring up the *Current Batch* report. This will provide you with all within the current batch in the state captured (not settled).
6. Select the orders you wish to void by clicking on the corresponding checkboxes in the left-most column.
7. Click on the *Void Selected Orders* button at the bottom of the page.
8. A page showing the results will appear. Each order you chose to void should show on the list. You can only void orders which have not yet settled. If you should notice any orders in the Current Batch list with a transaction approval code of *YTEST*, we recommend you void them before your batch is submitted for processing.

3. Reports

Use *Reports* to view your store's transactions from several different perspectives and to perform some administrative tasks.

To view the reports, click on the *Reports* button on the *Main Menu Bar*. The *Reports Main Menu* for your store is displayed in the *Side Menu Box* and in the main content portion of the screen. The reports available are listed below.

- *Dashboard*—shows information on card sales made including a table with the last 6 months transactions.
- *Transaction Charts*—shows transactions in bar, pie, or line charts.
- *Orders*—shows all successful orders by specific time period, by credit card number and time, by order number, or by user ID and time. You also have the option to show only unshipped orders.
- *Transactions*—shows all transactions by time period, by credit card number and time, order number, User ID and time or by transaction type and time.
- *Transactions Summary*—shows a summary of approved and declined AUTH and SALE transactions and a summary of approved AUTH and SALE transactions by card type.
- *Credit Card Batches Report*—lets you view credit card batches processed during a specified time period. 'Details view' of a processed batch show all transactions, which are settled within the batch independent of the time filter.
- *Active Periodic Bills*—shows information about recurring transactions and allows you to modify them.

Credit Card Numbers

As a security feature, only the first four and last four digits of credit card numbers are displayed in the reports. These *Credit Card Identification* (CCID) numbers are often active links that can be selected to display information about all transactions involving the selected card number.

Downloading Report Data

To download the data from any of the reports for use with your own accounting tool, follow the steps below:

1. Bring up the report which contains the data you wish to download.

2. Locate the *Export All Data* button located at the bottom of the page.
3. Select your desired format from the dropdown list. Choose either CSV (Comma delimited) or XML format. CSV lists are suitable for importing into most common spreadsheets or databases. XML format is helpful for applications that allow you to import XML.
4. Click on the *Export All Data* button to download the data. Depending on your browser, a *File Download* dialogue box will most likely appear, asking what you would like to do to the file (*Open*, *Save*, or *Cancel*). If you choose *Open*, the file will open in the application that is assigned to that type of file. Choosing *Save* will ask you to choose a location where you wish to save the file. Regardless of the number of pages in the report, all report data will be included in the downloaded file.

3.1 Viewing the Dashboard

To view the *Dashboard* click on the *Reports* button in the *Main Menu Bar* then click on *Dashboard*.

The *Dashboard* offers a graph showing the past weeks *Processed Sales Volumes*, a chart showing the past 3 months of *Transactions* by status (approved versus declined) and a transaction overview table offering details of the last 6 months transactions. The details are captured at the end of each day, therefore, please be aware that the current day will show as zero.

The transaction overview table can be sorted by clicking on any of the headers and there is a search option to search for a specific transaction if required.

The details of each transaction can be viewed by clicking on the transaction's Order reference. A new window will then provide you with the *Order Detail Report*. Please see [3.4 Order Detail Report](#) for what can be viewed and managed from this report.

There is also an option to select to make the *Dashboard* your start page.

3.2 Viewing Transaction Charts

The integrated reports offer four graphical chart types, which are helpful for visualising orders and sales, and for when you need charts for a presentation. To view your orders in chart format, follow the steps below.

1. Click on the *Reports* button in the *Main Menu Bar*.
2. Click on the *Transaction Charts* link in the *Side Menu Box* or the main content area. The *View Transaction Charts* screen appears.
3. Select *Chart Type*: select an option. You can view your transactions in a bar chart, a pie chart, a line chart, or you can view a bar chart summary report.
4. Select *Transaction Types*: select any of the listed transaction types or click on the *All checkbox* in the separator bar if you would like to view all the transaction types.
5. Specify *Time Period*: select any of the named time periods or enter a specific range of dates you wish to view.
6. Select *Hierarchy*: choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
7. Click on the *Submit* button to view the report. If you want to re-enter the information, click on the *Reset* button to clear the information.

Chart Types

Depending on which type of chart you chose, the chart which appears will look different. The chart types available are listed below:

- **Detailed Bar Chart**
The *Detailed Bar Chart* report shows the transaction totals by type in a bar chart format. Each transaction type is shown in a different colour. For each month in the specified timeframe, there is a row of coloured bars showing transaction totals for that month. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured bar to see the total exact number of transactions of that type. Clicking on the bar will

bring up a detailed *Transactions Processed* report for that transaction type. (For more information on viewing detailed transaction reports, see *Viewing Transactions*.) Click on the coloured boxes in the legend on the right to see individual bar chart reports for the selected transaction type. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.

- **Summary Bar Chart**
The *Summary Bar Chart* report shows the transaction totals by type in a bar chart format. Each transaction type is shown in a different colour. Each coloured bar represents the total amount of all transactions of that type over the entire timeframe specified. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured bar to see the total exact number of transactions of that type. Clicking on a coloured bar will bring up a detailed *Transactions Processed* report for that transaction type. (For more information on viewing detailed transaction reports, see *Viewing Transactions*.) Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.
- **Pie Chart**
The *Pie Chart* report shows the transaction totals by type in a pie chart format. Each transaction type is shown in a different colour. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured pie piece to see the total exact currency number of transactions of that type. Clicking on a pie piece will bring up a detailed *Transactions Processed* report for that transaction type. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.
- **Line Chart**
The *Line Chart* report shows the transaction totals by type in a line chart format. Each transaction type is shown in a different colour. Each coloured line represents the total amount of all transactions of that type. At the bottom of the chart, a table shows summary statistics for each type of transaction. Click on any of the legend boxes to see a line chart for that transaction type alone. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.

3.3 View Orders Report

To view your orders, you need to use the *Orders Received* report. Generate an orders report by following the steps below.

1. Click on the *Reports* button in the *Main Menu Bar*.
2. Click on the *Orders* link in the *Side Menu Box* or the main content area. The *View Orders* screen appears.
3. *Display Orders*: select an option. You can view orders sorted by time period, by credit card number and time, by User ID and time, or by order number.
4. *Specify Time Period*: select any of the named time periods or enter a specific range of dates you wish to view.
5. *Options*: click on a box if you want the report to show only unshipped orders or to show only approved orders. By default, the *Only Show Unshipped Orders* box is unchecked and the *Only Show Approved Orders* box is checked, so the report will show approved orders only (both shipped and unshipped). If the *Only Show Unshipped Orders* box is checked, the report will show all unshipped orders. If both boxes are unchecked, the report will display all orders (both shipped and unshipped), including declined and recurring transactions with future start dates. If both boxes are checked, the report will show only all approved, unshipped orders.
6. *Display Preference*: this option allows you to choose how many orders will appear on each page of the report. Choose a number from the dropdown list.
7. *Select Hierarchy*: choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
8. *Click on the Submit Query* button to view the report. If you want to re-enter the information, click on the *Reset* button to clear the information.

The *Orders Received* report shows the following information about each order.

- *Select*—click on the associated Select checkbox to select one or more orders.
- *Shipped*—shows Y if the order has been shipped, or N if the order has not yet been marked as shipped.
- *Retail*—shows Y if the order was a retail order, or N if the order was not retail.
- *Order #*—the number associated with this order. Click on the order number to view order details.
- *User ID*—if there is a user ID number associated with the order, it will be listed in this column. The number is also a link to view all the orders placed by a particular customer.
- *Date*—the date that the order was placed. Shows the most recent order first. The time period you selected for the report will be shown under the report title.
- *Name*—the name of the person who placed the order. Click on the name to send email to this customer.
- *Amount*—shows the amount and currency of the order. The total amount of the orders listed on the page and the total amount of all orders in this report is also shown at the bottom of the page, along with the total tax and shipping charges collected.

Confirming Shipment or Crediting Orders

To confirm shipment or credit the entire amount of the order(s), follow the steps below:

1. First select order(s) by clicking on the associated checkbox(es) in the left-most column.
2. Click on the *Work with Selected Orders* button. The *Selected Order Menu* screen appears.
3. Select an action by clicking on the appropriate radio button. 4. Click on the *Submit Query* button to complete the task. A screen listing the results will appear.

Viewing details

View the details of any order by clicking on the associated *Order #*. Details will be shown in the *Order Detail Report*.

View all orders placed by a specific customer by clicking on the *User ID* link. This column will only be filled in if you have entered a unique *Customer ID Number* for each customer when entering orders.

If there are more orders in the report than will fit on the current page (according to the number of orders you've chosen to show on each page), a set of numbers will appear at the bottom of the page, reflecting page numbers for the report. The current page number will be larger than the others and will not be underlined. To view any page, click on the associated underlined page number.

3.4 Order Detail Report

To view this report, click on the *Reports* button on the Main Menu Bar, then click on the *Orders* link in the *Side Menu*.

Select the appropriate parameters for your query, then click the *Submit Query* button.

Once the *Orders Report* appears, you can view an order's detailed report by clicking on the associated *Order #* link.

The *Order Detail report* allows you to:

- View the details associated with that order.
- E-mail the customer by clicking on the Name or E-mail link.
- Perform a return against this order.
- View all the orders associated with the credit card number by clicking on the *Card Number* link.
- View and print the full receipt details, including the full DCC details if applicable, by selecting the *Print Receipt* button.

The *Order Detail report* has several sections which show the following information:

- The *Order ID Number* and *Order Date/Time* are shown at the top of the report. Within the Order ID, if you are defining this parameter yourself, there are **no** special characters allowed.

- *Billing Address* section—gives the User ID, shipping status, and the customer's company, name and address. If the customer's name and e-mail address were supplied, you can click on the customer's name to send an e-mail to the customer.
- *Shipping Address* section—shows the name, address to which the order was shipped.
- *Contact Information* section—shows the customer's telephone number, e-mail address, fax number and IP address. If an e-mail address was supplied, you can click on the customer's e-mail address to send an e-mail to the customer.
- The next part of the report includes subtotal, shipping, tax, return (if applicable) and total amounts.
- The last portion of the report is a transaction history which shows all transactions related to this order (including authorisations, sales, returns, tickets, etc.) The summary information shown here includes date, user ID, type of transaction, the card number, the expiration date, approval code, the amount of the transaction, and comments.
- The *Return Order* button at the bottom of the report allows you to do a return against this order. Enter the amount to refund to the customer in the box next to the *Return Order* button at the bottom of the page. The amount you enter must be equal to the total amount of the order. To process the return, click on the *Return Order* button. To return to the *Reports Main Menu*, click on the *Reports Main* button on the bottom of this report.

Viewing Transactions

To view all your transactions, use the *Transactions Processed* report. Follow the steps outlined below to see this report.

1. Click on the *Reports* button on the *Main Menu Bar*.
2. Click on *Transactions* in the *Side Menu Box*. The *View Transactions* page will appear.
3. *Display Transactions*—select an option. You can view transactions sorted by time period, by credit card number and time, by User ID and time, by transaction type and time, or by order number.
4. *Specify Time Period*—select any of the named time periods or enter a specific range of dates you wish to view.
5. Select *Hierarchy*—choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
6. Submit *Query*—click to view the report.

To re-enter the information, click on the *Reset* button to clear the information.

The *Transactions Processed* report shows the following information about each transaction. The time period you selected for the report will be shown just under the report title.

- *Order number*—shows the number associated with each order.
- *Date*—shows the date and time of each transaction, from the most recent order to the oldest order.
- *User ID*—if there is a user ID number associated with the order, it will be listed in this column. The number is also a link to view all the orders placed by a particular customer.
- *Type*—shows the type of transaction.
- *PayerAuth*—shows details about authentication (3DSecure/real-time bank transfers).
- *Invoice Number #*—shows the Invoice ID that has been assigned when entering the transaction.
- *Card/Account Number*—shows a link to view all transactions processed with that card or account number.
- *Exp. Date*—lists the expiry date of the card.
- *Approval*—shows the approval code of the transaction. If a specific transaction was declined, the reason it was declined is shown here.
- *Amount*—shows the amount and currency of the transaction.

Viewing Details

View the details of any order by clicking on the associated *Order #*.

View a list of all the numbers associated with any credit card number or routing number by clicking on the associated *Card/Route Number*.

View all orders placed by a specific customer by clicking on the *User ID* link. This column will only be filled in if you have entered a unique *Customer ID Number* for each customer when entering orders.

Viewing the Rest of the Data

If there are more transactions than will fit on the current page (according to the number of transactions you've chosen to show on each page), a set of numbers will appear at the bottom of the page, reflecting page numbers for the report. The current page number will be larger than the others and will not be underlined. To view any page, click on the associated underlined page number.

3.5 Credit Card Batch Report

To view this report, click on the *Reports* button on the *Main Menu Bar*, then click on *Credit Card Batch* in the *Side Menu Box*.

Choose from the following options to view your report:

1. *Specify Time Period*—select any of the named time periods or enter a specific range of dates you wish to view. This will supply you with the relevant batch(es), not specific time periods within a batch.
2. *Display Preference*—choose the number of things you wish to display on one page by clicking on the dropdown box and selecting the number desired. The default is 25.
3. Select *Current Batch*— select if you prefer to be taken straight to your current batch information. This will show all transactions in the state captured (not settled).
4. Submit *Query*—click to view the report.

Details View of a processed batch shows all transactions settled in the batch independent of the time filter.

If you want to re-enter the information, click on the *Reset* button to clear the information.

Viewing the Rest of the Data

If there are more transactions than will fit on the current page (according to the number of transactions you've chosen to show on each page), a set of numbers will appear at the bottom of the page, reflecting page numbers for the report. The current page number will be larger than the others and will not be underlined. To view any page, click on the associated underlined page number.

3.6 Transactions Summary Report

To view this report, click on the *Reports* button on the *Main Menu Bar*, then click on *Transactions Summary* in the *Side Menu Box*.

Choose from the following options to view your report:

1. *Display Transactions Summary*—select options. You can enter a specific User ID or select specific transaction types and/or card types to include in the report.
2. *Specify Time Period*—select any of the named time periods or enter a specific range of dates you wish to view.
3. *Display Preference*—choose the number of things you wish to display on one page by clicking on the dropdown box and selecting the number desired. The default is 25.
4. Select *Hierarchy*— choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
5. Submit *Query*—click to view the report.

If you want to re-enter the information, click on the *Reset* button to clear the information.

Authorisation Summary table

The first table that appears in the *Transactions Summary* report shows the following summary information for each selected transaction type over the time period specified.

- *#*—shows the total number of approved transactions for that payment type.
- *Approved*—shows the total number of approved transactions of that type and the total amount for all approved transactions of that type.

- *Declined*—shows the total number of declined transactions of that type and the total amount for all declined transactions of that type.
- *Total*—shows the total number of transactions of that type and the total amount for all transactions of that type.

The totals for each column are listed at the bottom of the table.

Approved Summary table

The second table that appears in the *Transactions Summary* report shows the following summary information for each selected payment type over the time period specified.

- *#*—shows the total number of approved transactions for that payment type.
- *Amount*—shows the total amount for approved transactions of that payment type.
- *Total*—shows the total number of transactions of that type and the total amount for all transactions of that type.

The totals for each column are listed at the bottom of the table.

3.7 3-D Secure

This report is available to those using the Gateway's integrated EMV 3-D Secure solution to access detailed information on the cardholder authentications. To view this report, click on the *Reports* button on the *Main Menu Bar*, then click on *3-D Secure* in the *Side Menu Box*.

Select the appropriate parameters for your query, then click the *Submit Query* button.

This report provides the following details in case of disputes, technical issues or questions around the authentication:

- Authentication Result
- ECI value
- Directory Server Transaction ID
- 3-D Secure Protocol Version
- 3-D Secure Requestor Challenge Indicator
- Flow Type
- Device Channel
- Transaction Status Reason
- Error Details

4. Transaction notifications by email

The Gateway can automatically send out confirmations for each payment transaction by email. These notifications can be sent to you as well as to your customer.

1. To activate this feature, click on the *Administration* link on the *Main Menu Bar*, then click on *Set options for transaction notifications via email* and select *Enable Notifications*.
2. *Address settings* – enter your email address that shall receive notifications and the one that shall be used as sender address for notifications to your customer. You also need to state a merchant name that will be used in the email to your customers. Click on the *Save Changes* button at the bottom of the page.
3. If you wish to insert additional text for the notifications to your customer, click on *View/modify individual text to be displayed in the email to your customer*. To save your changes, click on the *Save Changes* button at the bottom of the page.
4. Click on *View/configure the events where you want to send/receive a notification* to select transaction types and transaction results. To save your changes, click on the *Save Changes* button at the bottom of the page.

4.1 Language Selection for Email Notification

You have the possibility to select a language that shall be used for the email notification for Virtual Terminal transactions, especially in countries where multiple languages are common and therefore your default language doesn't always fit.

You can select *Notification Language* within the *Customer Details* section for each transaction. The default value in the drop-down menu is your Store's default language.

When you generate a Payment URL, the language selection performed in *Notification Language* will influence the localization of the hosted payment page visible to your customer once a payment URL is used.

5. Customisation

5.1 Customising Virtual Terminal Content

The *Virtual Terminal* main page has many possible input fields that you can use, but very few of them are really required. Most of the fields available are there to help you gather information about your transactions. Since we don't know which ones are helpful for you, we let you choose which ones you want to use.

To simplify your ordering process, you can take the ones you don't use off your entry pages. You make these choices by clicking on *Customisation* in the *Main Menu Bar*, then on *Customise your Virtual Terminal page content*. A page will appear which contains a table, listing all the fields you may choose from. Some of the fields cannot be removed from the page; if this is the case, they either do not appear in the listing, or they may appear in the listing with a checked graphic in front of them, rather than a checkbox which you can check or uncheck.

You might notice that not all the input fields appear on this page. Some fields are always required to process a transaction (for example, the credit card number is always required for a credit card purchase). Since these fields must always appear on your entry pages and they are always required, they are not customisable.

Once you've finished your selections, click on the *Submit* button on the bottom of the page. To put back any of the fields you removed, simply recheck the box preceding the field names (to select them) and click the *Submit* button again. You should see a confirmation message at the top of the page if the change was successful.

If you wish to restore the default settings, click on the *Get Defaults* button at the bottom of the page, then click on the *Submit* button to submit these settings to our server. Again, a confirmation message should appear.

If you uncheck all the boxes within a particular section, the entire section will disappear from your *Virtual Terminal* main page.

This same page also allows you to change which fields are required. If, for example, you require an e-mail address for all your customers, you can make e-mail address a required field by checking the appropriate box in the *Required* column. Make your selections, then click on the *Submit* button at the bottom of the page. There are a few fields which cannot be made required: all fields related to *Items* and *Recurring Payments*. The *Total Amount* of the order is always required, so you are not allowed to change this either.

Another timesaving feature you might want to use is setting a default value for your fields. For example, if you consistently have sales of the same amount, you might want to set the default value of *Total Amount* to that specific amount. When you process an order with the Virtual Terminal, then, the *Total Amount* will already be pre-filled with your usual total.

If you commonly have the same transaction origin (for example, all mail orders), it's handy to enter a default for *Transaction Origin* as well. To set a default value for one of the fields, simply enter the value

you would like it to be in the appropriate textbox in the *Default* column, then click the *Submit* button. A confirmation message should appear.

5.2 Customising Your Receipts

When you enter orders into the Virtual Terminal, you have the option to show and print a receipt from the final transaction screen. You can print this receipt and give it to your customers as a sales receipt.

To customise your receipt, follow the steps outlined below:

1. Click on *Customisation* on the *Main Menu Bar*.
2. Click on *Customise your Receipts*.
3. Enter up to 4000 characters in the *Receipt Header* textbox. This text will appear towards the top of your receipt.
4. Enter up to 4000 characters in the *Receipt Footer* textbox. This text will appear at the bottom of your receipt.
5. Click on the *Submit* button.

Whenever you return to this screen, your current customised text should appear in the *Receipt Header* and *Receipt Footer* text boxes.

5.3 Settings for your online store integration

The information contained in this section is applicable only if you are using the Connect solution.

To view this form:

1. Logon to Virtual Terminal.
2. Click on *Customisation* in the *Main Menu Bar*.
3. Click on *Define the URLs for the integration with your online store*.

Below is an explanation of each of the form fields for the *Settings* form.

Confirmation Page URL ("Thank You")

This is where you enter the URL for the page on your web site where to send your customers after a successful transaction.

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

If you want us to display this URL automatically after the receipt page, check the box that says *Automatically display specified URL after the payment process*.

Failure Page URL ("Sorry")

You may want to link non-approved customers (customers whose payment transactions were declined) to a specific page on your web site where they will find information on how to get in contact with you by e-mail or by phone. In this section of the screen, you may want to supply the URL for a *Sorry* page where you can invite the customer to contact you to make other payment arrangements.

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

If you want us to display this URL automatically after the receipt page, check the box that says *Automatically display specified URL after the payment process*.

Transaction Notification (URL to receive notification when a transaction is complete)

One of the notification options for the results of your payment transactions is that we send the results to a URL that you can define here. Transaction URLs are sent as received therefore please don't add any additional escaping (e.g.: using %2f for a slash symbol (/)).

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

Overwrite Store URLs

If you want to be able to overwrite the above entered URLs with different URLs that you submit with the transaction request, check the box that says *Allow URLs to be overwritten by those in the transaction request*.

Recurring Transaction Notification URL

If you use the Gateway's scheduler to automatically trigger Recurring Payments, you can set or modify your URL to receive Server-to-Server notifications every time these transactions will get processed.

Cookies, Legal Notice and Data privacy

The relevant URLs will be shown on your hosted payment page, linked to the default applicable to you. However, should you wish to override any, or all, of these to show your own, you can enter the URLs to override with here.

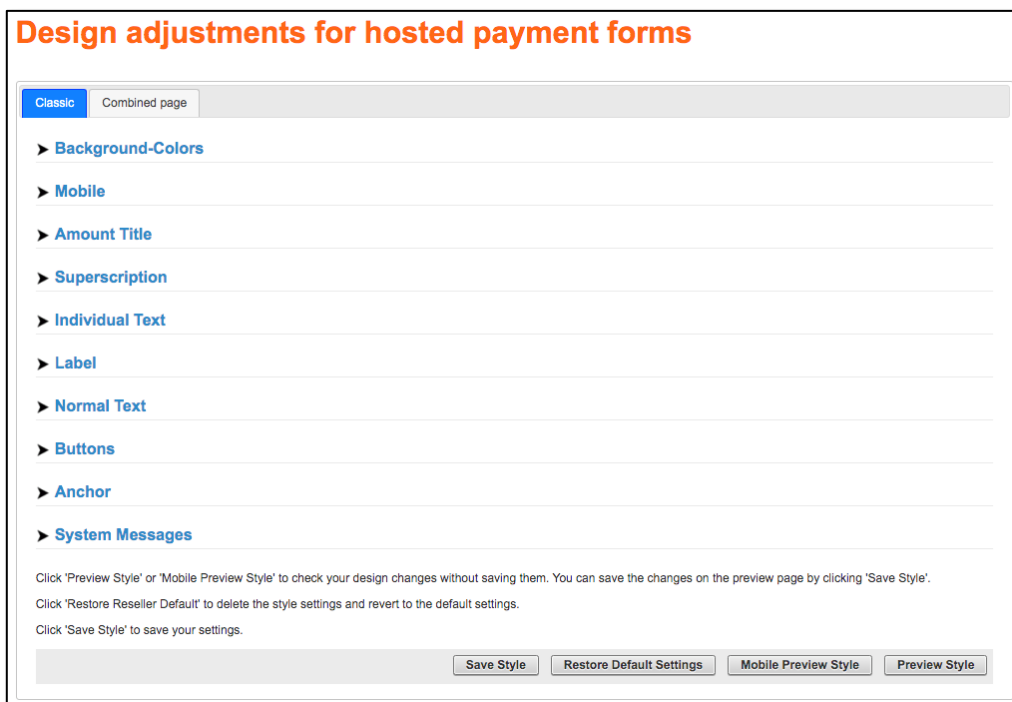
5.4 Customising the payment page design

5.4.1 Design adjustments for hosted payment form 'classic'

If you use the hosted payment forms of the Connect solution in the checkout option 'classic', you can customise the design of these pages to align it with your shop or corporate design.

Choose the *Customise the design of your hosted payment forms* link from the *Customisation* section to individually define the following elements:

- Background colours of different page areas
- Font type, size, colour and weight for headlines
- Font type, size, colour and weight for field tags
- Font type, size, colour and weight for normal text
- Colour and background colour for buttons
- Font type, size, colour and weight for button text
- Font type, size, colour and weight for hyperlinks
- Font type, size, colour and weight for system messages



Customise the design of your hosted payment forms

The *Preview Style* button and the *Mobile Preview Style* button at the bottom of the page allow you to check the design changes you made before saving (preview is in English language).

Furthermore, the link *Add static text to your hosted payment forms* allows you to enter a text that will then be shown to the cardholder on the right side of the payment pages.

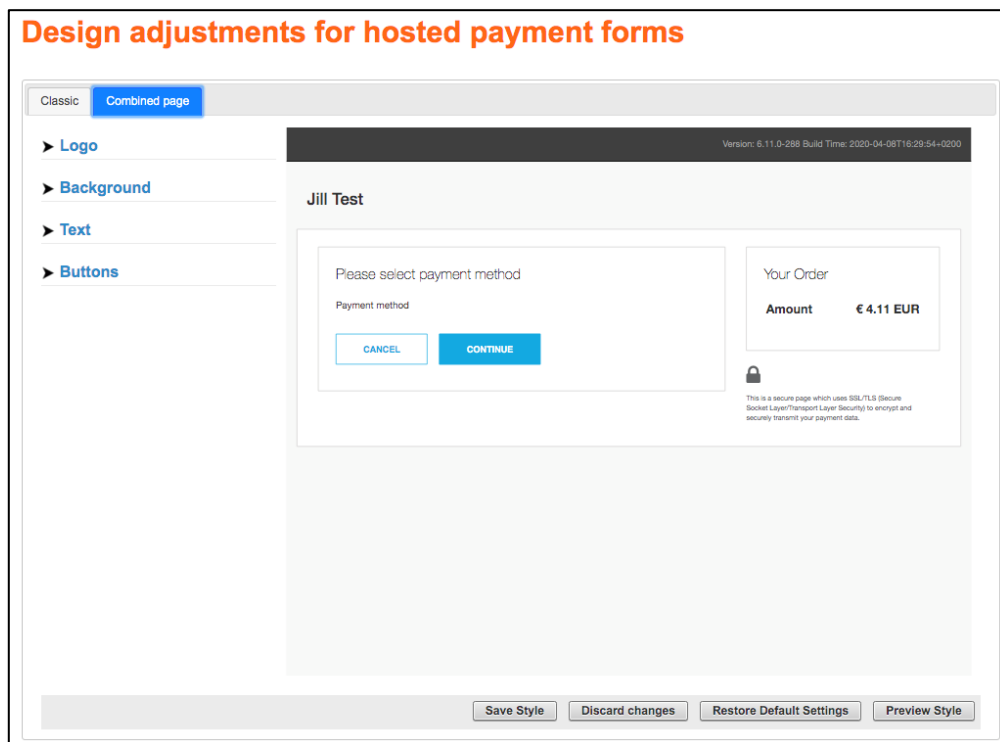
5.4.2 Design adjustments for hosted payment form 'combinedpage'

If you use the hosted payment forms of the Connect solution in the checkout option 'combinedpage', you can customise the design of these pages to align it with your shop or corporate design.

Choose the *Customise the design of your hosted payment forms* link from the *Customisation* section and click on Combined page bookmark to individually define the following elements:

- Logo. The recommended size of the logo is 250 KB. Allowed formats are: jpg, jpeg, png, gif and JPG, JPEG, PNG, GIF.
- Top Bar, Body, Content and Borders colours of the Background
- Text colours
- Buttons colours

The size limit for the logo is 1140x100 pixels. If a larger logo is provided it will be re-sized to this limit to fit.



Combined Page

The *Preview Style* button at the bottom of the page allows you to check the design changes you made before saving the new style (preview is in English language).

5.5 Alternative payment method configuration

If your payment Gateway store has been enabled for one or more alternative payment methods, you should log on to the Virtual Terminal and proceed to *Customisation / Payment method configuration*

section. In this section you can view and define, if required, the settings for the chosen alternative payment method.

5.6 PayPal Legacy

The information contained in this section is applicable only if you are using the Connect solution and have already set up your Business Seller Account with PayPal.

Choose the *PayPal Setup* link to set up your account details for processing PayPal transactions with the payment Gateway.

PayPal environment

The PayPal environment shows if you are logged into your payment Gateway live account to configure your PayPal LIVE account or if you are logged into our test environment to configure your account for test transactions in PayPal's SANDBOX environment.

Allow guest checkout

Deactivate this checkbox if you do not want to allow your customers to use the PayPal payment method without a registered PayPal account.

PayPal header image (optional)

Enter the URL of an image (e.g. your logo) that shall be displayed on the PayPal site.

Custom colour (optional)

Enter the border colour (hex format) of the shopping cart box on the PayPal site.

Brand name (optional)

Enter the brand name that shall be shown on the PayPal site.

Account name (required)

Enter your PayPal account name (i.e.: your PayPal business seller account). Preferably, you would need one dedicated PayPal account per each account (store) configured for you by your local support team.

Permissions (required)

Use the checkboxes to grant permissions for specific PayPal functionality that allow us to submit your transactions to PayPal on your behalf. Click the *Grant Permissions* button after you selected the appropriate features. You can change these settings at any time.

5.7 PayPal Checkout

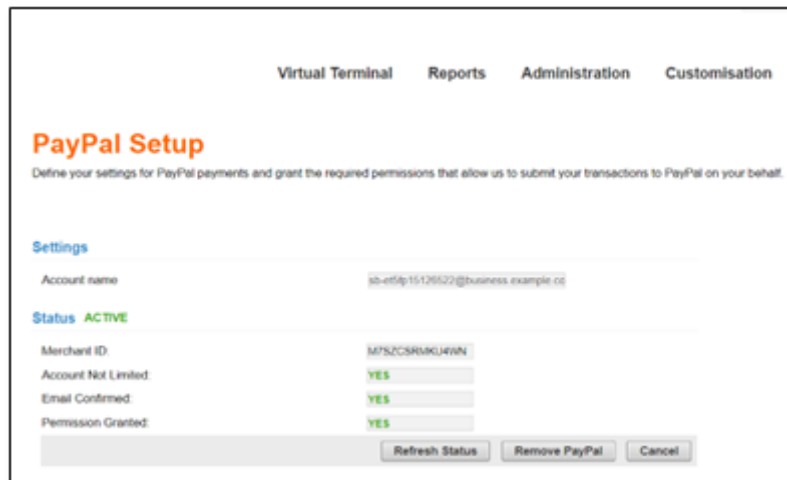
This information is only applicable if you have enabled PayPal as a payment method and currently hold a business account with PayPal.

To edit or enable your PayPal settings, select *Customisation and* click the *PayPal Activation link* to set up your account details for processing PayPal transactions and begin the onboarding process.

'Account name' is a required field, please ensure to enter your correct email address which is linked with your PayPal business account (i.e.: PayPal seller account) and click *Continue*. The Gateway will perform a check on the PayPal business account email address to ensure it has not been used elsewhere in the Gateway. Should it already be stored on the Gateway an error message will be shown indicating which store it has already been assigned to.

You will be redirected to PayPal to log in to your PayPal business account. Ensure to grant the required permissions to allow the Gateway to submit transactions to PayPal on your behalf. Once the onboarding process into PayPal is finalised, you will be redirected to the *PayPal Setup* page in the Virtual Terminal.

If the activation status is not automatically updated, please click on the *Refresh Status* button, after a few minutes. In case you still do not see an ACTIVE boarding status, please reach out to your support team.



PayPal onboarding status

If you wish to deactivate PayPal as a payment method, click the *'Remove PayPal'* button. This will **not** revoke the 3rd party permissions which were granted during the onboarding process. To remove the 3rd party permissions, log in to your PayPal business account and manage permissions via *'Account settings/Account access/Update API access/Manage API permissions'*.

Please note, in case you are integrated with PayPal Legacy solution, you are required to migrate to PayPal Checkout solution upon your earliest convenience. Please reach out to your customer service team for assistance.

6. Fraud Prevention Tools

There are several ways that the payment Gateway helps you prevent fraud from interfering with your business success. If certain individuals are continuously hurting your business with costly chargebacks, you can block them from purchasing at your store.

We can provide you with the capability to block credit card numbers, names, and IP or Class C addresses from purchasing at your store. In addition, two further capabilities are available, you can set a limit on the maximum purchase amount that can be made at your store, and set auto lockout and duplicate lockout times.

To change your fraud settings, select *Administration* in the *Main Menu Bar* and then click on one of the links in the *Fraud Settings* section.

Fraud settings are sequentially ordered, so once you've finished with one, you can proceed to the next fraud setting. There is also a quick navigation bar at the right of each *Fraud Setting* page, which allows you to jump immediately to any *Fraud Setting*.

Here is a list of all the fraud settings that the Virtual Terminal gives you control over:

- Blocking Credit Card Numbers
- Blocking Names
- Blocking Class C and IP Addresses
- Setting a Maximum Purchase Limit
- Setting Auto lockout times

- Setting Duplicate lockout times
- Setting a Country Profile

Another way to prevent fraud is by paying close attention to the address verification response. If the address and/or post-code do not match the card-issuing bank's address on record, there is a higher probability of fraud.

Furthermore, for your protection, we urge you to regularly use the card code field.

6.1 Blocking Credit Card Numbers

The first setting you will encounter when you bring up *Fraud Settings* is *Block Card*. Here you can enter the credit card numbers that you do not wish to allow to purchase at your store.

Fraud prevention: Blocking card numbers

If you have any credit card numbers already on your blocked credit cards list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding a card number

To add a card number to your blocked card number list:

1. Enter the card number you wish to block in the *Card #* input box on the left-hand side of the screen. If you do not know the credit card number you can use the Order Number of the transaction where the card has been used instead. Optionally, you can also use the Order Number of a SEPA Direct Debit transaction to block an IBAN used for its processing.
2. Click the *Add >>* button to submit the change and you will see the card number is added to your list of blocked card numbers in the select box at the right side of the page.

If this blocked card should be used to attempt to purchase anything at your store, the transaction will be declined.

Add as many card numbers as you like by repeating the same process.

Removing a blocked card number

To remove a blocked card from your list select the card number from the select box on the right side of the screen, then click the << *Delete* button.

Once you have finished adding and/or deleting card numbers from your list, click on the *Next* button if you wish to go to the next fraud setting page - this will take you to the *Block Names* page. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

6.2 Blocking Names

Take care when blocking names from purchasing at your store. For the name to be blocked, it must match exactly, character for character, space for space. So, for example, if you block the name "John

Redenbacher" from your store, "Johnny Redenbacher", "John Samuel Redenbacher" or "John S. Redenbacher" would not be blocked.

Also, because the integrated fraud prevention system cannot distinguish between one "John Smith" and another, you will block all persons with the same name as the person you wish to block.

However, with all that said, you may still wish to block particular names from purchasing at your store. To do so, navigate to the Block Names page (select *Administration* on the *Main Menu Bar*, then on *Add/change names to block*).

If you have any names already on your blocked names list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding a Name

To add a name to your blocked name list, follow these steps:

1. Enter the name in the Name input box on the left-hand side of the screen. You can also use the Order Number of the transaction with the customer to be blocked instead.
2. Click the *Add >>* button and you will see the name in the select box on the right side of the page.

Add as many names as you like by repeating the same process. You may want to enter several different versions of the particular name you wish to block.

Removing a blocked name

To remove a blocked name from your list select the name in the select box on the right side of the screen, then click the << *Delete* button.

Once you have finished adding and deleting names, click on the Next button if you wish to progress to the next fraud setting page - this will take you to the *Blocking IP and Class C addresses* page. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

Block by Name

You can choose to block certain person's names from purchasing at your store. Anyone visiting your site with that name will not be able to purchase at your online store. You can block a name by directly entering it in the box below or by entering the order number associated with that name. When you click the "Add" button, you are submitting your change to our server.

Name:

Order Number:

Fraud prevention: Blocking Name

6.3 Blocking IP and Class C

Once you've finished blocking names and clicked on the Next button, you will find yourself at the Block IP/Class C page. (Alternatively you can reach this page by selecting *Administration* on the Main Menu Bar, then clicking on *Add/change IP/Class C addresses to block*)

Here you can enter the IP and Class C addresses for people or organisations that you do not wish to allow purchasing at your store.

If you have any IP or Class C addresses already on your blocked IP or Class C list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding an IP or Class C address

To add an IP or Class C address to your blocked IP or Class C list, follow these steps:

1. Enter the address in the *IP/Class C input box* on the left-hand side of the screen. You must enter *IP addresses* in the standard format, which is four numbers separated by 3 decimal points (e. g., 123.123.123.123). To enter Class C addresses, enter the first 3 numbers separated by decimal points with a decimal point at the end (e. g., 123.123.123.)

If you do not know the address you can use the Order Number of the transaction where the IP/Class C address has been used instead

2. Click the *Add >>* button

Removing an IP or Class C address

To remove a blocked IP or Class C address from your list, select the address in the select box on the right side of the screen, then click the *<< Delete* button.

Upon removal from your blocked IP or Class C address list, persons visiting from that address will again be allowed to purchase at your store.

Delete as many addresses as you need by repeating the same process.

Once you have finished adding and deleting IP and Class C addresses, click on the Next button if you wish to go to the next fraud setting page - this will take you to the *Set Maximum* page. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

Block IP/Class C

You can choose to block certain IP and/or class C addresses from purchasing at your store. Anyone visiting your site from that IP or class C address will not be able to purchase at your online store.

Add an IP or class C address by entering it in the box below and clicking the "Add" button. You can also block an IP address by entering the order number associated with the IP. When you click the "Add" button, you are submitting your change to our server.

IP/Class C:

Order Number:

Fraud prevention: Blocking IP/Class C

6.4 Setting Maximum Purchase Limit

Once you've finished blocking IP and Class C addresses and clicked on the Next button, you will find yourself at the *Set Maximum* page. (Alternatively you can reach this page by selecting *Administration* on the *Main Menu Bar*, then clicking on *Set Maximum Purchase Amount*.)

Set Maximum Purchase Amount

You can choose to block transactions over a maximum purchase amount. No orders over that amount will be approved.

Enter the maximum purchase limit for each currency in the box(es) below.

GBP

Fraud prevention: Setting maximum purchase limit

Any transactions for your store above this amount will be declined because of fraud. This field will be pre-filled with the current maximum purchase limit for your store, if you have one.

If you wish to change this limit, simply enter the number in the *Maximum Purchase Limit* input box with the limit you wish to enforce, then click on the *Submit* button.

If you do not wish to change your maximum purchase limit, you can click on the *Next* button to go to the next *Fraud Setting: Auto Lockout*. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

6.5 Setting Auto Lockout and Duplicate

Once you've finished with the *Maximum Purchase Limit* and clicked on the *Next* button, you will find yourself at the *Set Lockout Times* page. (Alternatively, you can reach this page by selecting *Administration* on the *Main Menu Bar*, then clicking on *Set lock out times*.)

There are two things you can set on this page: the auto lockout time and the duplicate lockout time.

Auto lockout time is the amount of time that automatically blocked transactions are prohibited from trying transactions at your store again.

Duplicate lockout time is the length of time that duplicate transactions are restricted from your store. That is, if two transactions are identical and they both occur within a length of time less than the specified duplicate lockout time, they will be automatically blocked as duplicate transactions.

To change your auto lockout or duplicate lockout time, simply replace the value in the appropriate input box with the new value and then click on the *Submit* button.

If you don't wish to change your lockout times, you can click on the *Next* button to go to the next *Fraud Setting: Country Profile*. If you wish to see all your fraud settings, click on the *View All Fraud Settings* button.

Set Auto Lock out Time

You can choose how long any automatically blocked transaction will continue to be blocked from that card. The cardholder can then attempt approval again when the lock out time has expired.

Enter the auto lock out time limit (in seconds) in the box below.

Auto Lock out Time: seconds.

Set Duplicate Lock out Time

You can choose how long a duplicate transaction will continue to be blocked. No duplicate orders will be approved until the lock out time has expired.

Enter the duplicate lock out time limit (in seconds) in the box below.

Duplicate Lock out Time: seconds.

Fraud prevention: Lockout Times

6.6 Setting a Country Profile

The information contained in this section is applicable only if your local support team enabled this feature for you. This will be managed with a specific setting performed on your account (store).

Once you've finished with the lockout times and clicked on the *Next* button, you will find yourself at the *Country Profile* page. (Alternatively you can reach this page by selecting *Administration* on the *Main Menu Bar*, then clicking on *Set country profile*.)

The *Country Profile* page allows you to constrain credit card acceptance to cards from specific countries. Simply chose one of the five profiles that vary from accepting cards from all countries (default) to accepting only cards from one specific country. Then click on the *Submit* button.

If you don't wish to change your country profile, you can click on the *View All Fraud Settings* button to see all your fraud settings.

Please note that if you have no specific reason you should not exclude potential buyers from the possibility of a purchase just because they come from a particular country or the credit card used by them was issued in a particular country.

6.7 Card Security Code information

Mail order and telephone order (MO/TO) and other card-not-present transactions have higher fraud rates than face-to-face transactions. To help reduce fraud in the card-not-present environment, credit card companies have introduced a card code programme.

Visa® calls this code Card Verification Value (CVV); MasterCard® calls it Card Validation Code (CVC); American Express calls it 4DBC.

The card security code is a three- or four- digit security code that is printed on the back of cards (American Express: front of the card). The number typically appears at the end of the signature panel. This program helps validate that a genuine card is being used during a transaction.

You enter the card code on the Point-of-Sale screen when processing an order. The Gateway then compares the card code against the code on file with the card-issuing bank. Results of this comparison show in the transaction approval code.

The screenshot shows a form titled 'Card' with a sub-tab 'Credit/Debit Card'. The form contains the following fields:

- Select card type: [Dropdown menu]
- Supported Card Types: [Logos for VISA and Mastercard]
- Transaction Origin: [Select one...]
- Transaction Type: [Sale]
- Card number: [Text input field]
- Expiry date: [01] / [2020]
- Card Security Code: [Text input field]
- Debit / Credit: [Select one...]

Virtual Terminal: Card Security Code field

To help combat fraud, card-not-present merchants (those who receive orders via mail order, telephone order, or the Internet) should always enter a card security code (if on the card) when processing an authorisation. For retail transactions, you may wish to enter the card security code printed on the card to ensure that the card was not fraudulently reproduced.

A typical transaction result code might look like this. The card security code result is highlighted.

0097820000019564:YNAM**:12345678901234567890123:**

The last alphabetic character in the middle (M) is a code indicating whether the card security code matched the card-issuing bank's code. An "M" indicates that the code matched.

This code may or may not be present, depending on whether the card security code was passed and the service was available for the type of card used. Below is a table showing all the possible return codes and their meanings.

Value	Meaning
M	Card Security Code Match

N	Card Security Code does not match
P	Not processed
S	Merchant has indicated that the card security code is not present on the card
U	Issuer is not certified and/or has not provided encryption keys
X	No response from the credit card association was received
	A blank response should indicate that no code was sent and that there was no indication that the code was not present on the card.

7. Inventory Management

If you are using the Web Service API to manage stock information for your products, you can view and manually modify the quantities in the Virtual Terminal. Select *Customisation* on the *Main Menu Bar*, then click on *Manage your Inventory* to access the *Inventory Management* page.

For increasing the stock, you need to enter a positive number in the *Update Stocks* text box e.g.: if your current stock is '0', and you want to update it to '5', then you need to enter '5' into the *Update Stocks* text box and save the changes to reflect it.

For reducing the stock, you need to enter a negative number into the *Update Stocks* text box e.g.: if your current stock is '5', and you want to reduce it to '2', then you need to enter '-3' into the *Update Stocks* text box and save changes to reflect it.

Please note that this feature does not automatically update the stock information for orders that have been processed via the Virtual Terminal.

8. User Administration

8.1 Changing your own Password

To change your password in the Virtual Terminal, select *Administration* on the *Main Menu Bar*, then click on *Change password*. This will bring up the *Change password* page.

When you first sign up for an account with the Virtual Terminal, you are provided with a temporary password. The *Change Password* feature allows you to change that password and it is a necessary step that everyone must undertake. The same rule applies when your password has been reset. The password is valid 60 days, after this period it expires and user needs to choose a new one.

The password needs to consist of at least one digit, one alphabetic letter, one special character, and no more than two repeating characters. In addition, the password needs to be at least eight characters in length.

Change password

Name: 11758493

Enter Old password:

Enter New password:

Enter password again:

Changing your password

Click on the *Submit* button. If you did accidentally mistype your new password you will be advised that there is an error, and asked to re-enter the information. For added security, the error message will not specify which entry is at fault. Furthermore, the system keeps track of password history for the last 100 days and will not allow you to re-use a password during that time. You will receive a confirmation when your password has been changed successfully.

In case an e-mail address, required for password resets, is not yet associated with the user's unique user-ID in the database, you will be asked to provide it during the initial login or when setting up a new password on the *Change Password* page.

8.2 Managing Users

You can have multiple users for one store, which allows multiple employees to process orders and/or view reports, each of them logging on with their own user-ID, password, and permissions.

Manage Users

To manage users, you first need to be logged in on the store's original/primary user account

1. Click on *Administration* on the *Main Menu Bar*.
2. Then click on *Add/remove/modify user*.
3. The *Add / Remove users page* will appear.

Now that you are on the page which shows the current users, you can add or delete users, reset password, and/or define permissions as well as review e-mail address for each user.

To add a user

1. Click on the *Add* link located at the bottom of the page.
2. The *Add user* page will appear.
3. Enter a unique user-ID for the new user in the *Username* text box and an e-mail address in the *E-Mail* text box, then enter a *Password* for your new user twice.
4. Click on the *Continue* button to create the new user.
5. The current users list will reappear on the *Add / Remove users page*, showing the new user on the list.

The users can change their own password when they log in by using the *Change Password* option.

To delete a user

1. Click on the *delete* link located next to the user you wish to delete.
2. A dialogue box will appear, stating that this operation will delete the selected user.
3. Click the *OK* button to delete the user or *Cancel* if you do not wish to delete the user.
4. Once the user is deleted, the *Add / Remove users page* will refresh, with the deleted user omitted from the list.

Resetting User Passwords

If a user should forget his password, he can use the *Forgot your password?* link available on the VT Login page to request a password reset, however if that is not possible e.g.: due to missing e-mail address (to be associated with the user's unique user-ID in the database first) you can still reset it:

1. Click on the *reset password* link for the appropriate user.
2. Enter a new password for the user twice, then click the *Submit* button.

The users will be able to log in to the Virtual Terminal while using their temporary password however will be forced to change it by using the *Change Password* option.

Setting User Permissions

To set permissions for a user:

1. Click on the *permissions* link associated with the desired user.
2. The *Edit user permissions* page will appear.
3. In the table click on the appropriate checkboxes to turn on or off permissions for this user. You can control the user's access to *View Reports*, *Process Transactions including Credits and Returns as well as tasks related to Certificate management*.
4. Click on the *Continue* button at the bottom of the page.

5. You will be returned to the current users listing. The words *updated successfully* should appear at the top of the page if the change was successful.

Option to add/modify user's email address for password reset

Via the *Add/modify your email address for password reset* option, each user can add and/or update his e-mail address associated with his unique user-ID in the database, what is required in case he would like to use the *Forgot your password?* link available on the VT Login page to request a password reset.

8.3 Managing TLS client certificates required for the API authentication

When your store is activated for the transaction processing via the Web Service API and you are logged in to Virtual Terminal on the store's original user account, then you can access a dedicated page to generate the TLS client certificates and to download them.

Certificate Management

1. Click on *Administration* on the *Main Menu Bar*.
2. Then click on *Generate Web Service API TLS Client Certificate* link.
3. The *Generate Web Service API TLS Client Certificate* page will appear.

You can choose one out of two available options to generate a TLS client certificate by selecting a dedicated checkbox for:

- PKCS#12/JKS with Certificate and Private Key
- Certificate from the certificate request (PKCS#10)

Afterwards the page will be refreshed and you will be able to download the generated ZIP-File, which includes the certificate as PKS#12, Java-Keystore and PEM.

This process can be used for the initial creation of the TLS client certificates as well as for its renewal process without the need to contact the technical support team.

You might also decide to explicitly grant the permission to access the 'Generate Web Service API TLS Client Certificate' page when setting up the user permissions.