



VIRTUAL TERMINAL (OVERVIEW)

Customization

Required fields and adding/deleting fields.

Step 1.

– Merchant can add or delete non-required fields by clicking the **GEAR**. Fields with red asterisks are required fields as set by the Affiliate.

Home » Virtual Terminal CC Sale

Enter the sales details to charge a customer.

Billing Information

- * Credit Card Number
- * Expiration Date (mmyy)
- * Amount (nn.nn)
- ✓ Currency
- Card Security Code CVV2/CID [What is This?](#)
- Add to Customer Vault [What is This?](#)

Order Information

- Order ID
- Order Description

Card Billing Address

- First Name
- Last Name

Step 2.

– Additional fields are pulled up. Toggle the fields on or off by clicking the **BOXED X**. Click the **DISK** to save changes.

Home » Virtual Terminal CC Sale

Enter the sales details to charge a customer.

Billing Information

- * Credit Card Number
- * Expiration Date (mmyy)
- * Amount (nn.nn)
- ✓ Currency
- Card Security Code CVV2/CID [What is This?](#)
- Add to Customer Vault [What is This?](#)
- Customer Vault ID [What is This?](#)

Order Information

- Order ID
- Order Description
- PO Number
- Customer (mmmm)



VIRTUAL TERMINAL (OVERVIEW)

Customization

Required fields and adding/deleting fields.

Step 3.

– Note that there are up to 20 merchants definable fields available for the virtual terminal. The fields are cascaded through the virtual terminal and reporting functions (options, merchant defined fields).

Home » Virtual Terminal CC Sale

Enter the sales details to charge a customer.

Billing Information

* Credit Card Number

* Expiration Date (mmyy)

* Amount (nn.nn)

✓ Currency

Card Security Code CVV2/CID [What Is This?](#)

Add to Customer Vault [What Is This?](#)

Customer Vault ID [What Is This?](#)

Order Information

Order ID

Order Description

PO Number

Shipping (nn.nn)

Tax (nn.nn)

Tax Exempt

Card Billing Address

First Name

Last Name

Company

✓ Country

Address

Address (cont.)

City

State/Province

Zip/Postal Code

Phone Number

Fax Number

Email Address

Website Address

Shipping Address



VIRTUAL TERMINAL (OVERVIEW)

Recurring Billing

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

Step 1.

- Select the type of recurring transaction.

Home » Recurring - Add Subscription

Please click on the type of recurring transaction.

[Credit Card](#)

[Electronic Check](#)

Step 2.

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

Home » Recurring - Add Plan

Create a New Billing Plan

Enter the amount you want to charge the customer **each time**.

Amount to Charge each Time (nn.nn)

Enter how often you want to charge the customer.

Charge the customer every days

OR

Charge the Customer on day of every month

How many times you wish to charge the customer?

Charge the Customer times

Enter 0 if you wish to charge the customer until canceled.

Plan Name / Description

Plan SKU



VIRTUAL TERMINAL (OVERVIEW)




Batch Upload

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

Features

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

[Home](#) » **Batch Upload**


[View Batch History](#) [Configure Formats](#) [Upload Batch](#)

You may upload a .CSV (Comma Separated Value), an .XLS or .XLSX (Microsoft Excel), or a .TXT (Text) file.

* File: no file selected

Auto Detect File Format
 Use Selected Format

Format: [View Format](#)

After submitting a batch upload, the results will be emailed to you once it has completed.



VIRTUAL TERMINAL (OVERVIEW)

Gateway Options

Various options that make Virtual Terminal customizable for your needs.

Gateway Options Main Menu

Home » Gateway Options

Choose a category of options from the list below.

General Options

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

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

Transaction Options

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

[Load Balancing](#)
Configure Load Balancing Options

[Merchant Defined Fields](#)
Set descriptions for Merchant Defined Fields

[Test Mode](#)
Enable or disable testing mode, or delete old test transactions

[API Configuration](#)
Configure API response variables

Security Options

[Security Keys](#)
Manage security keys, which can be used for accessing the API and for



















Merchant Defined Fields

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

Home » Gateway Options » Merchant Defined Fields

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

When passing these fields through the API connection, please reference the variable names as merchant_defined_field_1, merchant_defined_field_2, etc.

Merchant Defined Fields	Name	Actions
Merchant Defined Field 1:	--	 
Merchant Defined Field 2:	--	 
Merchant Defined Field 3:	--	 
Merchant Defined Field 4:	--	 
Merchant Defined Field 5:	--	 
Merchant Defined Field 6:	--	 
Merchant Defined Field 7:	--	 
Merchant Defined Field 8:	--	 
Merchant Defined Field 9:	--	 



VIRTUAL TERMINAL (OVERVIEW)

Gateway Options

Various options that make Virtual Terminal customizable for your needs.

AVS Settings

– Bankcard processors implemented the Address Verification Service to aid merchants in the detection of suspicious transaction activity.

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

Choose when you want the transaction rejected

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

Processor: **US Domestic** Non-US International

Reject a U.S. Transaction If...

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

Street Address Matches AND...

- First 5 digits of Zip Code Match (Y)
- First 5 digits of ZIP Code Do NOT Match (A)

Street Address Does Not Match AND...

- 9 digits of Zip Code Match (W)
- First 5 digits of Zip Code Match (Z)
- First 5 digits of ZIP Code Do NOT Match (N)

CVV Settings

– This is a system that matches the credit card number with a 3-digit security code that appears on the credit card.

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

Choose when you want the transaction rejected

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

Processor: **US Domestic** Non-US International

Reject a U.S. Transaction If...

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

These settings only apply to E-Commerce and MO/TO transactions.



VIRTUAL TERMINAL (OVERVIEW)

Gateway Options

Various options that make Virtual Terminal customizable for your needs.

User Accounts

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

[Home](#) » [Gateway Options](#) » [User Accounts](#)

Select a user or create a new user account.

User Accounts		
Username	Permissions	Notifications
jdconstruction	VUKITAOLPD	SKILUDANC

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

Permissions	Notifications
<input checked="" type="checkbox"/> Virtual Terminal	<input type="checkbox"/> Transaction Receipts
<input type="checkbox"/> Upload Transactions	<input type="checkbox"/> Settlement Reports
<input type="checkbox"/> Access API	<input type="checkbox"/> Electronic Check Notifications
<input type="checkbox"/> Recurring/Installment Billing	<input type="checkbox"/> Recurring Reports
<input type="checkbox"/> Transaction Reports	<input type="checkbox"/> Customer Vault Reports
<input type="checkbox"/> Administrative Options	<input type="checkbox"/> Upload Summaries
<input type="checkbox"/> Access Other Users' Transactions	<input type="checkbox"/> Developer Updates

Load Balancing (ATRI)

- Patent pending intelligent transaction routing from a single merchant to multiple processors. Example: Merchant requires \$100,000 per month. Processor A will only approve \$50,000. Two additional processors can be added, B and C for \$25,000 each. Transactions will be intelligently routed by dollar amount, product or percentage.

[Home](#) » [Gateway Options](#) » [Load Balancing](#)

Credit Cards

[\[Reset LB Amounts\]](#)

Check This Box to Enable Load Balancing For Credit Cards

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

Checks

[\[Reset LB Amounts\]](#)

Check This Box to Enable Load Balancing For Checks

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



VIRTUAL TERMINAL (OVERVIEW)

Reports

Extensive report search and mining capabilities.

Search Transactions

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

[Home](#) » **Reports**

Transaction Snapshot

Group By:

Start Date:

End Date:

Search Transactions

Status:

Transaction Type:

Action Type:

Processor:

Transaction ID:

Order ID:

Platform ID:

Customer ID:

Last Name:

Company:

Email Address:

Account Number: (Credit/Checking)

Amount Range: - (xx.xx)

Start Date:

End Date:



VIRTUAL TERMINAL (OVERVIEW)

Reports

Extensive report search and mining capabilities.


Create Transaction Snapshot

- Hover over the **CALENDAR ICON** to select time ranges.

Home » Reports

Transaction Snapshot

Group By:

Start Date: 

End Date:

Search Transactions

Status:

Transaction Type:

Action Type:

Processor:

Transaction ID:

Today
This Week
This Month
This Quarter
This Year
Yesterday
Last Week
Last Month
Last Quarter
Last Year
Past 3 Days
Past 7 Days
Past 30 Days
Past 90 Days
Past 180 Days
Past 365 Days

Transaction Snapshot

- This week's transaction summary snapshot is presented. Click on the **MAGNIFYING GLASS** to continue specifying the report results.

Home » Reports » Transaction Snapshot

Transaction Snapshot
06/01/2011 12:00 AM To 06/09/2011 11:59 PM
[\(Return To Reports\)](#)

	Charges		Refunds		Returns		Totals	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
American Express	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Visa	1	\$-35.00	1	\$-15.00	0	\$0.00	4	\$20.90
	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
	1	\$-250.00	0	\$0.00	0	\$0.00	2	\$0.00
	2	\$-265.00	0	\$0.00	0	\$0.00	6	\$20.90

Grouped By **Filters**

Settlement Batch Not Settled [\(remove filter\)](#)

Card/Payment Type

[View these transactions](#)

Group these transactions

[by Payment Processor](#)

[by User Account](#)

[by Transaction Source](#)

[by Day](#)

[by Week](#)

[by Month](#)



VIRTUAL TERMINAL (OVERVIEW)

Reports

Extensive report search and mining capabilities.

Sort Options

- Results re-sort by credit card type.

[Home](#) » [Reports](#) » Transaction Snapshot

Transaction Snapshot
06/01/2011 12:00 AM To 06/09/2011 11:59 PM
[\(Return To Reports\)](#)

	Charges		Refunds		Returns		Totals	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
American Express	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
🔍 Visa	3	\$35.90	1	\$-15.00	0	\$0.00	4	\$20.90
Master Card	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Discover	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
🔍 E-Checks	1	\$250.00	1	\$-250.00	0	\$0.00	2	\$0.00
Totals	4	\$285.90	2	\$-265.00	0	\$0.00	6	\$20.90

Mining Feature

- Select **VIEW THESE TRANSACTIONS.**

[Home](#) » [Reports](#) » Transaction Snapshot

Transaction Snapshot
06/01/2011 12:00 AM To 06/09/2011 11:59 PM
[\(Return To Reports\)](#)

	Charges		Refunds		Returns		Totals	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
American Express	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
🔍 Visa	3	\$35.90	1	\$-15.00	0	\$0.00	4	\$20.90
Master Card	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Discover	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
🔍 E-Checks	1	\$250.00	1	\$-250.00	0	\$0.00	2	\$0.00
Totals	4	\$285.90	2	\$-265.00	0	\$0.00	6	\$20.90

Group these transactions

- [by Payment Processor](#)
- [by User Account](#)
- [by Transaction Source](#)
- [by Day](#)
- [by Week](#)
- [by Month](#)

[Cancel](#)



VIRTUAL TERMINAL (OVERVIEW)

Reports

Extensive report search and mining capabilities.

Transaction Report

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

[Home](#) » [Reports](#) » [Transaction Report](#)

Transaction Report
[\(Return To Transaction Snapshot\)](#)

1 - 4 of 4 Transactions

TRANSACTION REPORT						
Type	Status	ID	Customer	Details	Time	Amount
Card Sale	Approved	1418765323 227014	John Smith johnsmith@apparelco.com	4...1111	6/7/2011 12:21:29 PM	8.56
Card Sale	Approved	1418784583 227014	John Smith johnsmith@apparelco.com	4...1111	6/7/2011 12:52:56 PM	15.00
Card Sale	Approved	1419287277 227014	John Smith johnsmith@apparelco.com	4...1111	6/8/2011 1:07:03 PM	12.34
Card Refund	Approved	1419292903 227014	John Smith johnsmith@apparelco.com	4...1111	6/8/2011 1:19:30 PM	(15.00)

1 - 4 of 4 Transactions

Transaction Detail

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

[Home](#) » [Reports](#) » [Transaction Detail](#)

[Create Subscription](#)

Transaction Detail			
Void	Refund		
Charge Again: (Auth) Sale Back Print Receipt E-Mail Receipt			
Merchant:	JD Construction - (Chicago, IL)		
Date/Time:	06/07/2011 12:21:29 PM CDT		
Transaction ID:	1418765323		
Transaction Type:	Card Sale		
Status:	Pending Settlement		
Credit Card Information			
CC Type:	Visa		
CC Number:	411111*****1111		
CC Expiration:	01/12		
Auth. Code:	123456		
AVS Status:	No address or ZIP match (N)		
CVV Status:	CVV2/CVC2 No Match		
Processor:	CC Processor A		
Currency:	USD		
Billing Information	Shipping Information		
John Smith Apparel Co. johnsmith@apparelco.com 123 Main Street Chicago IL, 60185 US	John Smith Apparel Co. johnsmith@apparelco.com 123 Main Street Chicago IL, 60185 US		
Order Information			
Order ID:	227014		
Description:	Online Order		
Tax:	0.29		
Transaction History			
Type	Status	Transaction Time	Amount
Card Sale	Success	06/07/2011 12:21:29 PM CDT	8.56



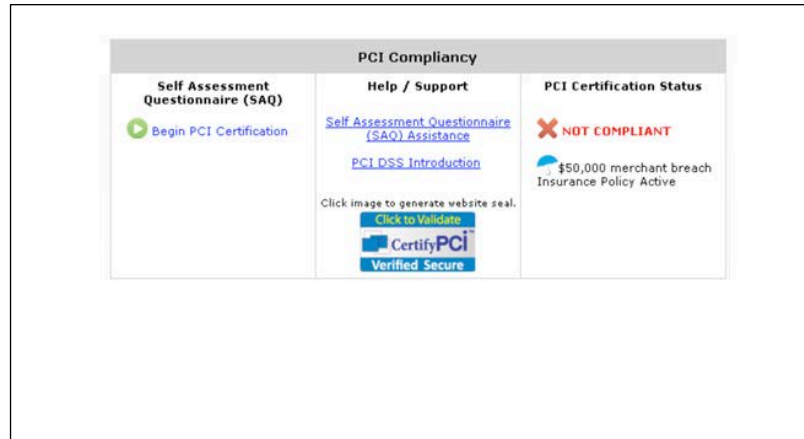
VIRTUAL TERMINAL (OVERVIEW)

Certify PCI™

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

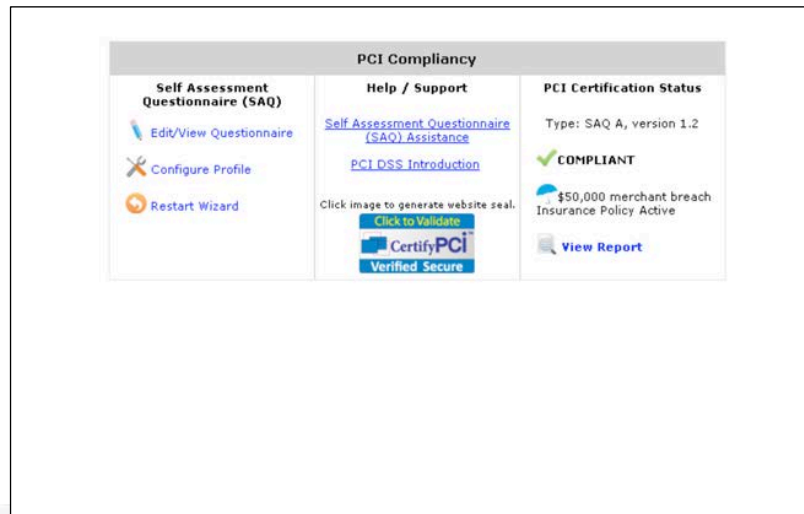
New Merchants

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



Returning Merchants

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





VIRTUAL TERMINAL (OVERVIEW)

QuickBooks™

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

Integration

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

iSpyFraud™

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

Easy-to-use Management Tools

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

Complete Protection

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