First Data Global Gateway Virtual Terminal® User Guide

Version 4.0

Revision History

DOCUMENT: *First Data Global Gateway Virtual Terminal User Guide*

The following table lists the additions, updates/modifications, and deletions made to this specification during the last one year. All the additions and updates/modifications for the most current version have been notated in yellow highlighted text.

Page	Description of Change	Version	Revision Date
p.65	Fraud Management Tools – Description clarification	**3.5**	**09.13.2011**
p.42	Partial Authorization – functionality added to the FDGG. A Partial Auth/Approval enables the issuer to approve a portion of the transaction amount in the authorization request when the transaction amount exceeds the amounts of funds available on the card.	4.0	09.27.2011

Table of Contents

VIRTUAL TERMINAL OVERVIEW

Introduction

The First Data Global Gateway Virtual Terminal is a secure payment gateway solution is an FDC hosted web application that enables any Internet connected PC to process Point-of-Sale and Mail Order/Telephone Order (MOTO) credit card and check transactions (Internet Check Acceptance & Checks By Phone only)

The First Data Global Gateway Virtual Terminal allows a merchant to:

- Process credit card and check transactions
- Identify and prevent fraud
- Generate and review transaction reports
- Find technical support.

Browser Compatibility

To access the Virtual Terminal an individual needs an internet connection and a web browser that supports 128-bit encryption. No additional hardware, telephone lines, or development integration is required. The following Internet browsers are compatible with the First Data Global Gateway Virtual Terminal:
- Microsoft® Internet Explorer® V6.0 or higher
- Firefox v2.0 or higher

Enable JavaScript and cookies to use the First Data Global Gateway Virtual Terminal, and adjust the screen resolution to 800 by 600 pixels or higher.

Features & Benefits

The First Data Global Gateway Virtual Terminal allows authorizations, credits, voids, and settlements.

Payment Methods & Tools

The FDGG Virtual Terminal supports a wide range of payment methods:
- American Express
- Visa
- MasterCard
- JCB
- Discover card

Processing Transactions

The First Data Global Gateway Virtual Terminal solution enables any internet-connected PC to process credit card and check transactions for any location with internet access.

Managing Your Account

With the First Data Global Gateway Virtual Terminal, a merchant can manage all administration functions from one location.

Reports

View your transaction reports to update yourself on the success of your store. Reports include charts and graphs helpful for business visualization and presentations.

Support
Perform support-related activity;
- View support manuals for First Data Global Gateway products
- View Frequently Asked Questions (FAQs)
- Contact support online
- Download files

Admin
Process administrative activity:
- Access Fraud Management Tools
- Change password.
- Add or delete users
- Configure your Multi-Store reporting
- Enter items into your product catalog.
- Customize receipts.
- Customize payment page settings - *First Data Global Gateway Connect only*
- Customize Virtual Terminal content

Managing Multiple Stores

When a merchant has multiple accounts with different store numbers, he can view consolidated reports by setting up a multi-store reporting structure. In order to set up multi-store reporting, a merchant must obtain a separate administrative account login. Contact support at 1-888-477-3611 to get your initial multi-store admin login ID and password.

Gateway Status

To check the status of the Gateway, click the link on the lower right hand side of the Login Page. The Gateway Status link displays the maintenance schedule, present and future status of the payment gateway.

Navigating the First Data Global Gateway Virtual Terminal

Review the diagram of the Virtual Terminal to familiarize yourself with the layout. The First Data Global Gateway Virtual Terminal uses two primary navigation tools:

First Data. | Intelligence in every transaction

Global Gateway Virtual Terminal

| Virtual Terminal | Reports | Support | Administration |

CREDIT CARD | **CHECK**

Order Information

*Denotes a Required Field

Order number
Purchase Order number
Invoice Number
*Subtotal
Shipping Amount
Tax — ☐ Tax Exempt
VAT(for international orders)

*Total Amount — (tax /vat /shipping included)

Credit Card Information

*Transaction Origin — Select one ....
*Transaction type — Sale
Cards Accepted — VISA | Mastercard | | | Discover | JCB
*Credit Card Number
*Expiration Date — 01 / 2010
Credit Card Code — ☐ Code not on card
Swiping the card? — ☐ Yes

Customer Information

Customer ID Number
*Customer name
Billing company
*Billing street address
*City
*State — ... or Province
*Country — United States
*Zip/Postal Code
Phone
Fax
Email

Shipping Information

Same as Billing — ☐ Yes
Shipping Type
Ship to this person
Shipping street address
City
State — ... or Province
Country — United States
Zip/Postal Code

Recurring Payment

Recurring Payment? — ☐ Yes
Charge the Customer — Once Every [ ] [...]
Beginning — 06 / 17 / 2010
End After — [ ] Payments
Retry Transaction — [ ] Times (if transaction fails) before notification

Other Comments

Comments

CLEAR FORM | CONTINUE >>

Product Information

Product Information
The Virtual Terminal may look different, however processes payments as quickly and securely as before.

Virtual Terminal

Virtual Terminal Support
- Frequently Asked Questions
- Virtual Terminal Manual
- Email Us

Call Support
24 Hours a Day, 7 days a week
1-888-477-3611

Other Info

Printing Tips
For users using Internet Explorer 6 and higher, we recommend printing in landscape view for reports.

For an optimum printing experience, we recommend installing Internet Explorer 7, and then selecting "Shrink to Fit" under the Print Preview setting.

Please remember to frequently change your Virtual Terminal password. Passwords are set to expire every 90 days and can be changed in the Administration section of the Virtual Terminal.

- Change Password
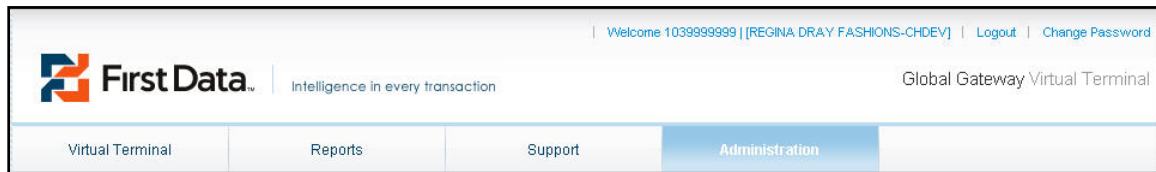
Menu Bar

Side Menu Bar

There are three ways to reach a specific page in a section:

1. Click the section's name on the **Main Menu Bar**. This method is accessible from anywhere in the application.
2. Click a section's name item on the **Main Menu Bar** to reach the section's main page, and then click a section's name is the dropdown menu. Some main pages do not have links to other pages in the section.
3. To reach another page in the current section, click the page's name on the **Side Menu Bar.**

Main Menu Bar

The **Main Menu Bar** is located near the top left of the application. It contains links to the main sections of the First Data Global Gateway Virtual Terminal. This menu bar is always present in the application. Click on a link in the **Main Menu Bar** to access the corresponding section.

The four primary links on the **Main Menu Bar** are:

- Reports
- Support
- Administration
- Virtual Terminal

Main Page Content

Some sections have a main page that contains links to each page in that section. One can reach a section's main page by clicking that section's link in the **Main Menu Bar**.

The main page content for the Reports section is above in the red box.

Note: The main Virtual Terminal page shows a transaction-processing page instead of links to other Virtual Terminal pages.

Side Menu Bar

The **Side Menu Bar** is located on the left side of the screen. It contains menu items relevant to the current section selected in the **Main Menu Bar**. The items in this menu correspond to the topics on the popup menu that appears when a merchant mouse over that section's **Main Menu Bar** link.
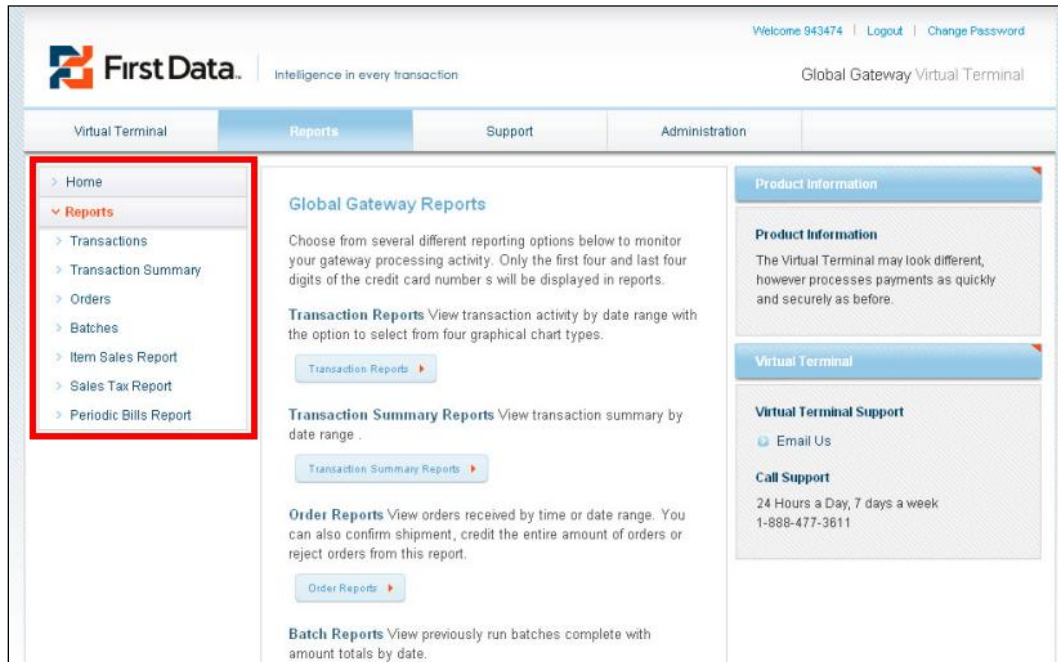
*The **Side Menu Bar** does not appear on the main Virtual Terminal page.*

The name of the current section appears highlighted in the **Side Menu Bar**. Click the section name to view the main page of the section. Click the other links in the **Side Menu Bar** to view pages within the section.

Note: Navigate within a section by clicking on links from the main page of that section. The example above shows the main page of the Reports section.

Information Menus

Some pages display a set of informational menus on the right side of the page.

There are three sections to the Information Menu:

- Product Information - General information about the First Data Global Gateway Virtual Terminal
- Virtual Terminal Support - links and information about getting help with the application.
- Other Info - product information

Click the **Find out more** click one of the Information Menus to get more details on that menu.

Shortcut Links

The links in the upper right corner provide more shortcuts.

- **Merchant Identification Number**
- **Logout** - log yourself out.
- **Change Password** - change your password.
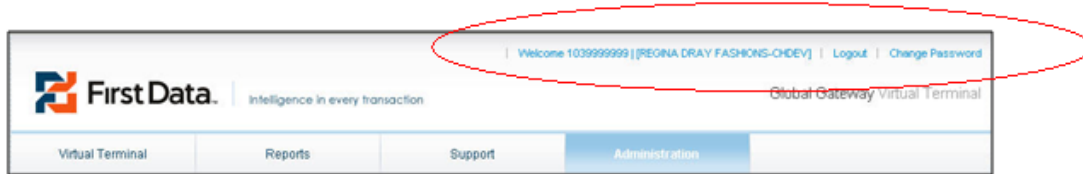
Getting Started

To use the First Data Global Gateway Virtual Terminal, type the following URL into your Internet browser:

<div align="center">

http://www.firsdata.com/eCommerce

</div>
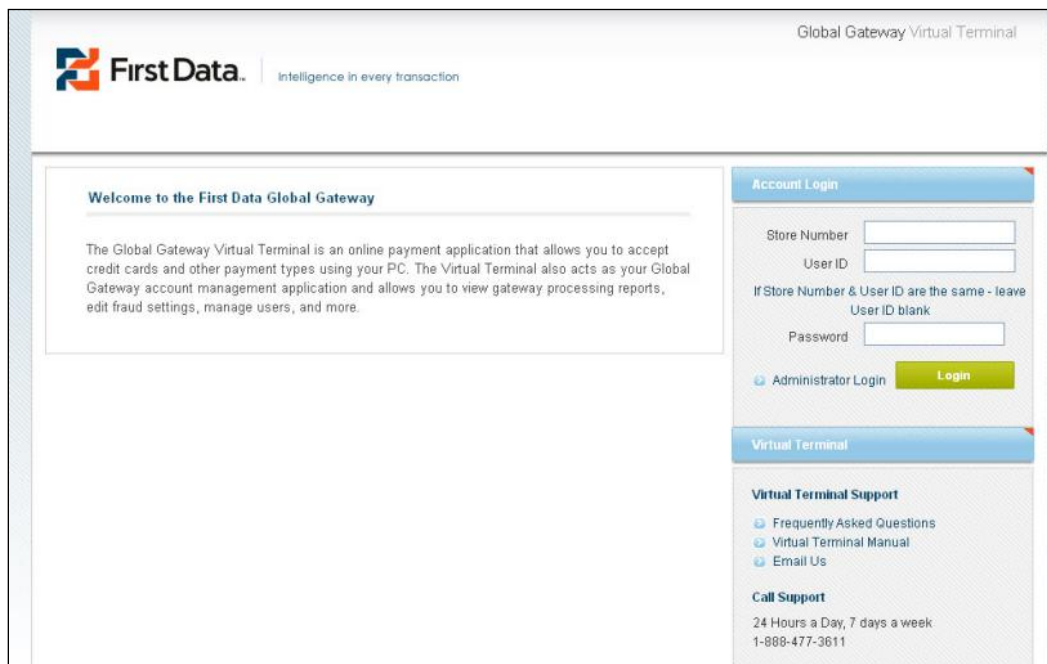
First Time User

After an account is loaded into our system, a merchant receives an automated Welcome Email from 'secure@secure.linkpt.net'. It outlines the steps needed to complete the activation process for your account. This email contains the following information required to log in:

- DBA Name
- Store Name - a 6 or 10 digit numeric value
- User-ID
- Temporary Password - call the Support Desk at 888-477-3611 to receive your password. It is required to login to the site, process transaction reports, and perform administrative functions.
- Virtual Terminal URL - https://secure.linkpt.net/lpc/servlet/LPCLogin

Login

- Enter your ten (10) digit Store Number or User ID
- Enter Temporary Password
- Click **Login**
- Click **Accept** Agreement on the Global Gateway User Agreement

Once logged in, a merchant can begin processing transactions using the First Data Global Gateway Virtual Terminal.

Returning Merchant

- Enter your ten (10) digit Store Number or User ID
- Enter Password
- Click **Login**

Logging Out

To protect your account it is important to log out of the First Data Global Gateway Virtual Terminal. Click the **Logout** link at the top of the page when done using the application.

After ten (10) minutes of inactivity, the FDGG Virtual Terminal logs out the User.

Configuration and Devices

If swiping credit cards, then one needs to configure external devices before using the First Data Global Gateway Virtual Terminal.

Compatible devices with the First Data Global Gateway Virtual Terminal are:
- Cherry® keyboard card reader
- MagTek® Mini Swipe card reader
- Cherry Keyboard Reader

Compatible Devices

The following devices have been **tested** and **certified** for use with the First Data Global Gateway Virtual Terminal:

- Cherry G81-8000LABUS
- Cherry MY1900

The following devices are **compatible** with the First Data Global Gateway Virtual Terminal.

- Cherry G8x-7xxx All Models
- Cherry G80-1950 All Models
- Cherry G8x-8xxx All Models

Configuration

The following setup is for Cherry keyboard 7000 or 8000 model credit card readers. Please direct your support questions on your keyboard to the support department at Cherry Electronics.

1. Go to a DOS prompt. (On Windows 95, 98, NT or 98se: Click on **Start** -> **Programs**-> **MS-DOS Prompt**. On Windows 2000 or XP: Go to **Start** -> **Run** and type in CMD or Command in the window.)
2. Do the following to enter program mode:
   - First press and hold the **Ctrl-Alt-Shift** keys on the right side of the keyboard.
   - While holding these three keys, press and hold the **Ctrl-Alt-Shift** keys on the left side of the keyboard.
   - Release all six keys at the same time.
3. Press **J 1 Y** (enables track 1).
4. Press **J 2 Y** (enables track 2).
5. Press **V 5 %** (defines header 1). Then press the **Enter** key in the Num Pad section.
6. Press **V 6**; (defines header 2). Then press the **Enter** key in the Num Pad section.
7. Press **W 5?** (Defines terminator 1). Then press the **Enter** key in the Num Pad section.
8. Press **W 6?** (Defines terminator 2). Then press the **Enter** key in the Num Pad section.
9. Press the **Space Bar** to exit program mode.
10. Close the DOS prompt window.

Notes
• The **Enter** key on the numeric keypad is programmable. If a merchant has reprogrammed this key, it will not work in accordance with the instructions above. A merchant must follow the manufacturer's instructions before reverting to the factory settings.
• The G81-8000 does not have a programming sequence to reset to factory default. Bar code configuration may be restored, but a merchant must reprogram each of the other keyboard features to return to factory settings.

For support regarding your Cherry keyboard, please contact Cherry Corporation:

Cherry Electronics
(800) 510-1689
www.cherrycorp.com

Using the MagTek® Mini Swipe Card Reader

MagTek® Mini Swipe card readers are available in Wedge and USB designs. If using a USB mini swipe reader, the device must be in Keyboard Emulation Mode.

First Data Global Gateway Virtual Terminal users with MagTek wedge card readers are advised to take the following steps to ensure a successful transaction.

1. Verify that the MagTek wedge card reader is plugged into the PC where the keyboard is usually plugged in. Plug the keyboard into the MagTek cord.
2. On the Virtual Terminal page in the First Data Global Gateway Virtual Terminal:
    • For Transaction Origin, choose Retail (face to face) from the dropdown list.
    • Click the Yes checkbox for the **Are You Swiping the Card** field.
3. Hold the **Shift** key or press the **Caps Lock** key prior to swiping. (MagTek Mini Swipe defaults to lower case, while the First Data Global Gateway Virtual Terminal looks for upper case. Holding the **Shift** or **Caps Lock** key ensures upper case characters are entered correctly.)
4. Manually enter the Card Expiration Month and Year.
5. Fill out the remainder of the form, including customer name, billing and shipping address as desired. (Swiping the card does not automatically collect or store these fields.)

*The MagTek reader is compatible with PCs only

VIRTUAL TERMINAL

Transaction Types

The Virtual Terminal can perform these transaction types:
• Credit Card
• Check

- Authorize Only (PreAuth)
- Ticket Only (Post Auth)
- Return
- Credit
- Purchasing Card - Level 2

Settlement

The First Data Global Gateway Virtual Terminal automatically runs all credit card batches at 10:30 PM (MST).

Credit Card Transactions

To process a credit card or check transaction form the Virtual Terminal POS page, click **Virtual Terminal** on the **Main Menu Bar**.

The Virtual Terminal Point-Of-Sale landing page does not have a **Side Menu Bar**. For Ticket Only, Return, and Credit transactions, mouse over Virtual Terminal on the **Main Menu Bar** and click the respective link on the popup menu.

Note: A merchant may not be able to process credit transactions depending upon his User permissions.

The following sections are available when making credit card transactions on the **Credit Card** tab. Complete all required fields in the sections to process a credit card transaction.

- Select Products from Catalog
- Order Information
- Credit Card Information
- Customer Information
- Shipping Information
- Recurring Payment
- Comments

How to Perform a Credit Card or Check Transaction

To process a credit card or check transaction follow the steps listed below. On the Virtual Terminal POS page, all fields outlined in RED are required to process a transaction. *Check transactions require the additional steps highlighted in green

1. On the Home screen, curse over the **VIRTUAL TERMINAL** button, select **POINT OF SALE**
2. Click **Credit Card** or **Check tab**
3. Select a product from the **Products Catalog**, *if applicable*
4. Select **RETURN TO POS**
5. Enter the **SUBTOTAL** amount and applicable TAX
   a. *Enter the **Routing Number***
   b. *Enter the **Account Number***
   c. *Enter the **Check Number***
   d. *Select the **Transaction Origin***
   e. *Select the **Account Type***
   f. *Enter the **Drivers License Number***
   g. *Select the **State***
6. Select **Transaction Type**
7. Enter **Credit Card Number** and **Exp. Date**
8. Enter Customer information *including* **Email**
9. Select **CONTINUE**
10. On Please Confirm Order screen – click SUBMIT to process transaction or **RETURN TO POS** to review order
11. Transaction Result page – select **NEXT TRANSACTION** or **SHOW RECEIPT**

Note:
- The Virtual Terminal can process Credit Card transactions in dollar amounts ranging from (zero) **$0.00** to **$99,999.00**.
- The FDGG accepts $0.00 transactions for processing from AMEX, Visa, MasterCard, JCB, and Discover credit cards. The merchant is charged his normal transaction fee for a $0.00 aka Zero Authorization transaction amount. The primary purpose for submitting a $0.00 "chargetotal" amount with a cards' billing address is for credit card verification (not lost or stolen), or AVS (address match/mismatch). A $0 Authorization does not "hold" funds on the customer's account, cannot be submitted for settlement, nor have a Return transaction processed against it.

Continue or Clear Form

After completing all of the required fields for performing the transaction correctly, click the **CONTINUE >>** button at the bottom of the Virtual Terminal page.
- To erase information entered click the **CLEAR FORM** button, and begin again
- Click the **CONTINUE** >> button, if an error message appears on the Virtual Terminal page

All required fields are outlined in *RED.* Click **CONTINUE** to progress to the next page. If there is missing or incorrect information, a merchant will be returned to the POS screen.

The fields with the missing or incorrect information will be marked with a ⚠. Make the appropriate corrections to the fields then click the **CONTINUE** >> button again.

If all entries are valid, the Confirmation page appears. Review the information and, if necessary, click the **RETURN TO POS** button to make any corrections. Otherwise, click the **SUBMIT** button.

The Transaction Result page appears after clicking the **SUBMIT** button on the Confirmation page. For more information about the Transaction Result page, see "Transaction Results" on page 28.

Sales Receipt & Email Notification

Sales Receipts and Email Notifications are **NOT** the same. However, a Sales Receipt can be sent as an Email Notification.

1. **Sales Receipt:** a written or printed acknowledgment that a sum of money has been received in exchange for goods or services. A Sales Receipt can be distributed via email (email notification), resent, and customized.

2. **Email Notification:** a confirmation that an action (processed transaction or modification) associated with an existing customer account was completed successfully.

Transaction Receipt

To print the transaction's receipt
1. Click the Show Receipt button at the bottom of the Transaction Result page. The receipt window opens with the transaction receipt.
2. Click the Print Receipt button at the bottom of the receipt window to print the receipt.
3. Click on the Close Window button at the bottom of the receipt window to close the receipt window

Using the Product Catalog

The Product Catalog acts as a cart (or catalog) with the Virtual Terminal. The Product Catalog contains unit costs, descriptions, item numbers, and the file names about your products. To enable this feature, enter merchandise information into the product catalog database.

For more information on entering your product catalog, see "Customizing the Product Catalog"

At the top of the Virtual Terminal page, click the **SELECT PRODUCTS >>** button to access the Product Catalog.

Click the **SELECT PRODUCTS >>** button, to display the Add Products page. This page is divided into two parts - the Product Catalog table and the Selected Products table.

Add Products

Product Catalog

Qty	Item ID	Description	Options	Unit Cost	Filename
	123	Widget One		5.00	
	456	Widget Two		4.00	
	789	Widget Three		2.00	

Add Items

Selected Products

☐	#	Qty	Item ID	Description	Options	Unit Cost	Filename	Extended Cost
☐	1	1	123	Widget One		5.00		5.00
☐	2	2	456	Widget Two		4.00		8.00
☐	3	5	789	Widget Three		2.00		10.00
							SUBTOTAL:	0.00

Return to POS **Delete Items**

Add Products page

Use the Product Catalog table to add products and the Selected Products table to remove products already added.

Adding Products
1. Enter the quantity of the product to order in the **Qty** field.
2. Enter any options if available in the **Options** dropdown list. Options are descriptions of the product, such as the color or size.
3. Click the **Add Items** button. The First Data Global Gateway Virtual Terminal now displays the product added in the Selected Products table.

Removing Products
1. Select the checkbox next to the product to remove from the order.
2. Select the checkbox in the checkbox column heading to remove all products listed.
2. Click the **Delete Items** button. The product is removed from the order.

When done selecting products for a transaction, click the **Return to POS** button to return to the Virtual Terminal page. The First Data Global Gateway Virtual Terminal displays a table containing all the products selected for the transaction.

Click the **Update Subtotal** button to populate the **Subtotal** field in the Order Information section with the subtotal amount.

To change the product selections, click the **SELECT PRODUCTS >>** button again.

Order Information

Use the Order Information section to enter any information related to the order, such as the total amount or order number.

The First Data Global Gateway Virtual Terminal displays the following fields in the Order Information section. Enter all required fields to complete the transaction.

Order Number *aka* OrderID

> A number assigned to a transaction. A merchant can manually enter a number in this field to assign a proprietary number to the transaction. All OrderID numbers must be unique. If a number is not entered into this field, the FDGG Virtual Terminal automatically generates an OrderID number.

Note: The First Data Global Gateway Web Service API only accepts ASCII characters. The OrderID field cannot contain the following characters: &, %, /, or exceed 100 characters in length.

Purchase Order Number

Enter a purchase order number in this field when there is a purchase order number to assign to the transaction. A merchant can use the same purchase order number for multiple transactions.

Invoice Number

This field is the number assigned to the invoice. Manually enter a number in this field to assign a number to the transaction for invoicing purposes.

Subtotal

The subtotal is the amount of the purchase before Tax, VAT (if applicable), and Shipping Charges. Chose any product from the Product Catalog and the subtotal is automatically calculated when the **Update Subtotal** button is clicked.

Shipping Amount

This is the amount for shipping an order. Enter the amount to charge for shipping the order in this field.

Tax

This field is the sales tax assigned to the order. Enter the amount of tax to apply to the order. If the tax percentage feature enabled, enter the tax percentage to apply to the order. If the order is tax exempt and the **Tax Exempt** checkbox is present, select the checkbox.

See "Customizing Virtual Terminal Content" on page 80 to set up the tax percentage calculation.

VAT (for international orders)

This field is the Value Added Tax (VAT) assigned to international orders. In some cases, a merchant may not need to charge the VAT. The First Data Global Gateway Virtual Terminal explains more about the field by clicking the question mark icon with your mouse.

Total Amount

The Total field displays the sum of the Tax, VAT (if applicable), Shipping charges, and Subtotal.

Credit Card Information

The First Data Global Gateway Virtual Terminal displays the following fields in the **Credit Card Information** section of the Virtual Terminal page needed to complete a credit card Sale, Authorize Only, or Forced Ticket transaction. Enter all of the required fields to complete the transaction.

All required fields are outlined in RED on the POS page. If the user attempts to submit a transaction for processing and does not complete a required field, the transaction will not be submitted for processing. The user is returned to that field on the POS page.

Transaction Origin

The Transaction Origin is how the order was received. Choices are:

- Mail Order/Telephone Order - receives the order over the phone or through the mail.
- Retail (Face to Face) - the customer and card are present.
- Electronic Commerce (internet) - receives the order through the Internet or email.

Transaction Types

Select the type of transaction -

- **Sale** - charges the customer's card immediately when the batch is settled.
- **Authorize Only** (Pre Authorization) - reserves funds on the customer's card, but does not complete the transaction.
- **Forced Ticket** - completes a voice authorization transaction.

The default for this field is **Sale**.

Cards Accepted

The supported card types are credit card types the merchant accepts. An image for each supported card is shown. The First Data Global Gateway Virtual Terminal automatically detects the card type based on the account number.

Credit Card Number

When the card is not present, this field is used to enter the credit card number. Do not enter any dashes or spaces in this field.

When the card and the appropriate card reader are present, place your cursor in the **Credit Card Number** field. Swipe the card through the reader. The **Credit Card Number** field automatically populates.

All other required fields (except Transaction Origin and Transaction Type) become optional because the customer's data is entered from the reader.

If this field does not auto-populate when the card is swiped, examine the reader to verify it is configured correctly. If the reader is configured correctly and it still does not auto-populate, the card may be unreadable. Remove the check in the **Yes** checkbox in the **Are You Swiping the Card** field, and enter the credit card number manually.

Expiration Date

This field is the expiration date of the credit card. Select the appropriate dates from the dropdown lists. The first list is the month, and the second is the year.

Credit Card Code

The card code is a three (3) or four (4) digit number usually found on the back of the customer's credit card, on the same line as the signature. For American Express cards, this number is located on the front of the card.

This field is optional; however, it provides additional security, which is advantageous.

The First Data Global Gateway Virtual Terminal explains more about the field when a merchant rolls over the question mark icon with your mouse.

Swiping the Credit Card?

Merchants have two options: (1) Enter the card number manually, or (2) Swipe the credit card through a reader attached to your computer. When the card and the appropriate reader are present, select the **Yes** checkbox. Do not select the **Yes** checkbox for transactions where the card is not present (CNP).

When the card is present (Face to Face), it is more secure to swipe the card than to enter the number.

Reference Number (for ForcedTicket)

For Forced Ticket transactions only - enter the reference number associated with the transaction in the Reference Number box. The **Reference Number** field will not appear unless a Forced Ticket transaction was chosen. Typically, the reference number is given over the phone with the authorization.

Customer Information

The First Data Global Gateway Virtual Terminal displays the following fields in the Customer Information section. Enter information in all of the required fields to complete the transaction.

Customer ID Number

The customer ID number is a unique identification number for the customer.

Customer Name

Enter the customer's full name in this field.

This field is required for Internet, mail, and telephone order credit card transactions. For retail credit card transactions, it is not required.

This field is required for Internet and telephone order check transactions. For Mail Order and Retail Order check transactions, it is not required.

Billing Company

Enter the customer's company name in this field. This field can contain alphanumeric characters only.

Billing Street Address

Enter the customer's billing address in this field. There are two lines provided. The second line is always optional.

This field is required for Internet, mail, and telephone order credit card transactions. For retail credit card transactions, it is not required.

This field is required for Internet and telephone order check transactions. For Mail Order and Retail Order check transactions, it is not required.

City

Enter the customer's city, town, or township name in this field.

This field is required for Internet, mail, and telephone order credit card transactions. For retail credit card transactions, it is not required.

This field is required for Internet and telephone order check transactions. For Mail Order and Retail Order check transactions, it is not required.

State or Province

For United States addresses, this field is the customer's state.

For an international address, this field is the customer's province.

Entering a province or select any country other than the United States, the **State** field will be blank

This field is required for Internet, mail, and telephone order credit card transactions. For retail credit card transactions, it is not required.

This field is required for Internet and telephone order check transactions. For Mail Order and Retail Order check transactions, it is not required.

Country

Enter the customer's country in this field. United States is the default country. If the country is not in the dropdown list, select **Other - Not Shown**.

Selecting any country other than United States, renders the **State** field will be blank.

This field is required for Internet, mail, and telephone transactions. For retail transactions, it is not required.

Zip/Postal Code

For United States addresses, enter the 5-digit zip code in this field.

For international addresses, enter the appropriate international postal code in this field.

This field is required for Internet, mail, and telephone order credit card transactions. For retail credit card transactions, it is not required.

This field is required for Internet and telephone order check transactions. For Mail Order and Retail Order check transactions, it is not required.

Phone

Enter the customer's phone number in this field. Brackets (), dashes - , and spaces are optional.

This field is required for check transactions only.

Fax

Enter the customer's fax number in this field. Brackets (), dashes - , and spaces are optional.

Email

This field holds the email address used to send the customer and merchant a copy of the transaction receipt.

Email transaction receipts/confirmations **cannot** be sent to the merchant/admin or customer if an email address is not entered at Point-Of-Sale Page. Enter the customer's email address in standard email format, such as name@server.com, name@server.net, name@server.org, or name@university.edu.

Recurring Payment *aka* Periodic Billing

The Recurring Payment section on the Virtual Terminal POS page is used to schedule credit card or check payments for future dates.

Initiating a Recurring Payment
To establish a recurring payment
   1. Complete all of the required fields on the Virtual Terminal POS page

2. Select **Sale** as the Transaction Type in the Credit Card Information section
3. Check **yes**, next to Recurring Payment?

Charge the Customer

Enter how often to charge the customer in this field.

1. Choose a number from one (1) to 99. Do not include a decimal point.
2. Select Day(s), Week(s), Month(s), or Year(s) in the dropdown list

For example, to charge the customer once a year, enter the number **one (1)** and select **Year(s)** in the dropdown list. To charge the customer every 6 months, enter the number six (**6)** and select **Month(s)** in the dropdown list.

Beginning

Enter the month, day, or year to begin charging the customer in this field. The transactions can begin on the current date. If the start date is the current date, the first transaction processes immediately. A merchant cannot set a start date in the past.

End After

Enter the number of payment installments to charge the customer in this field.

Retry Transaction

Enter the number of times the First Data Global Gateway Virtual Terminal is to retry the transaction before the Admin is contacted. The default number is three (3), but the retry transaction range is one (1) to five (5).

For Example: A recurring transaction is declined, and its retry number is three (3). The solution attempts to process the transaction once a day for the next **three (3)** days. After the third decline, the Virtual Terminal sends a Decline Notification email to the Admin. The email alerts the Admin that the transaction has been submitted for processing three (3) times and has been declined each time. The Virtual Terminal continues to submit the transaction for processing until the Admin modifies or cancels the PB.

Shipping Information

The Shipping Information shows where the product(s) are to be shipped.

The First Data Global Gateway Virtual Terminal displays the following fields in the Shipping Information section. Enter information in all required fields to complete the transaction.

Same as Billing

If the shipping address is the same as the billing address, selecting this checkbox will cause the corresponding fields from the billing information to be copied into the shipping section.

If the shipping address is different from the billing address, do not check this checkbox.

Shipping Type

Enter the type of shipping to use for the order up to 36 alphanumeric characters. Examples are Federal Express, US Postal Service, and UPS Ground.

Ship to this Person

Enter the product recipient's full name

Shipping Street Address

Enter the shipping street address

City

Enter the city, town, or township name where to ship the order.

State or Province

For United States addresses, enter the customer's state where to ship the order.
For an international address, enter the customer's province where to ship the order.
Entering a province or select any country other than the United States, renders the **State** field will be blank

Country

Enter the customer's country in this field. United States is the default country. If a merchant do not see the country in the dropdown list, select **Other - Not Shown**.

Select any country other than United States, the **State** field will be blank.

Zip/Postal Code

For United States addresses, enter the 5-digit zip code in this field.
For international addresses, enter the appropriate international postal code in this field.

Comments

From the Virtual Terminal page, use the Comments section to enter optional notes about the transaction.

Comments are visible in your reports to help your transaction management. . In the **Comments** field, enter any comments a merchant may have about the order.

Transaction Results

The Transactions Results page shows the details of an individual transaction.

Transaction Status - This field displays the status of the transaction, such as Approved, Declined, or Blocked.

Transaction Date &Time - This field displays the date and time of the transaction. This is helpful for finding the transaction in reports. The date will be in the format: DD/MM/YY. The time displays in Military Time.

Transaction Reference Number - This field displays the reference number for the transaction, which is used to identify an authorization when a sale is completed, HH/MM.

Transaction Type - This field displays the type of transaction a merchant made. Transaction types displayed are:

- **Sale** - charges the customer's card immediately when the batch is settled.
- **Authorize Only** (Pre Authorization) - reserves funds on the customer's card, but does not complete the transaction.
- **Forced Ticket** - completes a voice authorization transaction.

Approval Code

The approval code is a string of numbers and letters. An example of an approval code is:

0097820000019564:YNAM:12345678901234567890123.

- The first six (6) digits (009782) is the Approval Number.
- The next ten (10) digits (0000019564) are the Reference Number.
- The first three alphabetic characters in the middle (YNA) are the AVS Code.

- The last alphabetic character in the middle (M) is a code indicating whether the card code matched the card-issuing bank's code. This code may or may not be present depending on whether the card code was passed and the service was available for the type of card used.

For Visa these codes are:

- M - CVV2 Match
- N - CVV2 does not match
- P - Not processed
- S - Merchant has indicated that CVV2 is not present on the card
- U - Issuer is not certified and/or has not provided Visa encryption keys

The remaining portion of the approval code (12345678901234567890123) is the **Leaseline Transaction Identifier (LTD)**. Not all transactions have an associated Leaseline Transaction Identifier.

If the transaction was **Declined** for any reason, ask for another card, and refer the customer to his bank or credit card company.

The remaining portion of the transactions page contains this information:

Order Number – This number is a system generated transaction identification number.

Credit Card Number – Card type and last four (4) digits of the card used to purchase the goods and services

Expiration Date – Expiration date of the purchasing card

Customer Contact Information – Customer's Name, Billing Address, Country, and Email Address

Address Verification System

The First Data Global Gateway provides Address Verification System (AVS) codes to help protect a merchant from costly chargebacks and fraud. Some credit cards, such as Discover®, MasterCard®, and Visa®, request the use of AVS when a merchant are processing card-not-present (i.e., MO/TO or e-commerce) transactions.

When performing a credit card Sale or Authorize Only (Pre Authorization) transaction, the First Data Global Gateway Virtual Terminal compares the customer's address, with the address the card-issuing bank has on file for the customer. To take advantage of AVS, a merchant must enter the first line of the customer's billing address and the zip code. For retail keyed transactions, a merchant needs to enter the customer's zip code.

While not all fields on the VT POS page are required, it is considered a best business practice to submit them with every transaction. To avoid higher interchange fees, it recommended merchants submit the five (5) digit zip code for AVS transactions.

The AVS code tells a merchant if the two addresses match. The 3-digit AVS code is located in the middle of the Approval Code on the Transaction Result page.

The following string is a transaction result code. The AVS code is the first three (3) letters in the middle of the number.

<div align="center">

0097820000019564:<mark>YNA</mark>M:12345678901234567890123:

</div>

The AVS compares the numeric portion of the street address and the zip code with the information on file with the card-issuing bank.

If the AVS code indicates the address or zip code does not match, a merchant can still complete the transaction. . However, a merchant increase your exposure to fraud.

It is important to know that AVS has some limitations:

- The AVS system is not always reliable. Incorrect results can be generated because people move, report five-digit zip codes, or some report nine-digit zip codes. This may generate a response stating that the address matches, but the zip code does not match.
- The AVS system does not process most addresses outside the United States.

It is recommended to display a message similar to this one for AVS code mismatches:

"We are unable to process your credit card payment at this time. If you still want to purchase this product or service, please call us at 1-800…."

AVS Code Definitions

The table lists the descriptions for AVS codes. The letters in the credit card columns represent the third letter of the AVS code and vary depending on the type of credit card used.

AVS Code	Visa	MasterCard	Discover	American Express	Description
YY	Y	Y	A	Y	Address and zip code match.
NY	Z	Z	Z	Z	Only the zip code matches.
YN	A	A	Y	A	Only the address matches.
NN	N	N	N	N	Neither the address nor the zip code match.
XX	-	W	-	-	Card number not on file
XX	U	U	U	U	Address information not verified for domestic transaction.
XX	R	-	R	R	Retry - system unavailable.
XX	S	-	S	S	Service not supported.
XX	E	-	-	-	AVS not allowed for card type.
XX	-	-	-	-	Address verification has been requested, but not received.
XX	G	-	-	-	Global non-AVS participant. Normally an international transaction.
YN	B	-	-	-	Street address matches for international transaction; Postal code not verified.
NN	C	-	-	-	Street address and Postal code not verified for international transaction.
YY	D	-	-	-	Street address and Postal code match for international transaction.
YY	F	-	-	-	Street address and Postal code match for international transaction. (UK Only)
NN	I	-	-	-	Address information not verified for international transaction.
YY	M	-	-	-	Street address and Postal code match for international transaction.
NY	P	-	-	-	Postal codes match for international transaction; Street address not verified.

Card Codes

The card code is a three (3) or four (4) - digit security code. For Visa, MasterCard, and Discover the number typically appears at the end of the signature panel. For American Express, the number appears on the front of the card. This security card program helps validate that a genuine card is used during a transaction. A card code mismatch blocks the transaction.

The card code is circled

Mail order, Telephone Order (MO/TO), and other transactions when the card is not present have higher fraud rates than face-to-face transactions. To reduce fraud,

1. Use the card code
2. Always enter a card code (if on the card) when processing an authorization for (MO/TO) and e-commerce transactions.
3. For retail transactions, a merchant may want to enter the card code printed on the card to help ensure the authenticity of the card

By using the Card Code results in conjunction with the Address Verification Service (AVS), helps a merchant, make a more informed decision whether to accept or decline a transaction.

Using the Card Code

Enter the card code on the Virtual Terminal page when processing an order. The First Data Global Gateway Virtual Terminal compares the card code with the code from the card-issuing bank. The results of this comparison show in the transaction approval code.

The following string is a typical transaction result.

0097820000019564:YNAM:12345678901234567890123:

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

Card Code Definitions

Card Code	Description
M	Card code matches.
N	Card code does not match.
P	Not processed
S	Merchant has indicated that the card 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 indicates no code was sent and there was no indication the code was not present on the card.	

Check Transactions

TeleCheck Services (TeleCheck Internet Acceptance and TeleCheck Phone Acceptance) are a means of processing automated clearinghouse (ACH) transactions using the Internet or a phone line. ACH transactions debit a customer's account and transfer the funds to a merchant's account. For TeleCheck, contact your merchant service provider. See "Processing Check Transactions" on page 35 for information about performing check transactions.

There are specific rules that apply when initiating a debit to a consumer's bank account that the merchant must follow. These rules are established, and maintained by the National Automated Clearing House Association (NACHA). They are published periodically in ACH Rules: A Complete Guide to Rules & Regulations Governing the ACH Network.

Note: It is the merchant's responsibility to understand and abide by the published rules and regulations. In all cases, the merchant must provide the customer with a receipt detailing the transaction. The merchant can disable sending the receipt, but take steps to provide a receipt (printed, faxed, or emailed) to the customer prior to the check settlement date.

The rules for authorization differ depending on whether the transaction is:

- eCommerce
- Telephone Order

During a check transaction, a real-time response will be provided by TeleCheck on whether or not a check is accepted. Based on the response from TeleCheck, a transaction is marked as **Submitted** or **Declined**.

If a check transaction is declined, this error message appears. The merchant is responsible for providing the text message in its entirety to the consumer. It is recommended the merchant should either seek another form of payment or choose not to accept the order from the customer.

Error message:

> *We are sorry that we cannot accept your check at this time. Our decision is based, in whole or in part, on information provided to us by TeleCheck. We encourage a merchant to call TeleCheck at 1-877-678-5898 or write TeleCheck Customer Care at P.O. Box 4513, Houston, TX 77210-4513. Please provide TeleCheck your driver's license number and the state where it was issued, and the complete banking numbers printed on the bottom of your check. Under the Fair Credit Reporting Act, a merchant have the right to a free copy of your information held in TeleCheck's files within 60 days from today. A merchant may also dispute the accuracy or completeness of any information in TeleCheck's consumer report. TeleCheck did not make the adverse decision not to accept your check and is unable to explain why this decision was made.*

eCommerce Transactions/Internet Check Acceptance (ICA)

When processing e-commerce check transactions, the merchant must obtain electronic authorization from the consumer to debit the account. Before the merchant Web site or system submits the payment for processing, it must present the customer with an Authorization Form where consent language is displayed, along with an **Authorize** button and a **Cancel** button.

The **Authorize** button continues with the transaction. The **Cancel** button may present the customer with other payment options, but it cannot continue to process the check transaction.

The authorization form must include:
- Merchant's DBA name
- Transaction amount
- The date on or after which the consumer account will be debited.
- The date of the consumer's authorization
- The merchant's customer service phone number
- Consent language; that is, text that specifically states that the customer is authorizing the merchant to debit the customer's bank account.

Telephone Order Transactions/Check-By-Phone (CBP)

Requirements for a telephone order include the same information and consent language as retail and mail order transactions. The difference is that the merchant has the option to tape-record the customer's authorization and retain the recording as proof of authorization for a period of four years.

For an oral authorization to be valid, the originator must state clearly that the consumer is authorizing an ACH debit entry to his account, and express the terms of the authorization in a clear manner.

If the merchant is not recording the conversation, the merchant must send written notification to the consumer confirming the verbal authorization prior to settlement. Web Service API email receipts fulfill the requirement to send written notification, but if the merchant chooses not to use them, please note that the notification must include the following information:
- Merchant's DBA Name
- Date on or after which the consumer account will be debited
- Date of the consumer's authorization
- Merchant's customer service phone number
- Consent language similar to that below

Sample Verbal authorization for telephone order transactions:

On [insert today's date], [insert customer's First and Last Name] authorizes an electronic debit in the amount of [insert amount]. This withdrawal will be processed using the regular banking system. If your payment is returned unpaid, a merchant authorize us or our service provider to collect the payment and your state's return item fee of (Returned Check Fees http://www.firstdata.com/support/telecheck_returned_check/returned_check_fees.htm) by electronic funds transfer(s) or draft(s) drawn from your account. Do a merchant agree and authorize the payment?

Processing Check Transactions

Before processing TeleCheck transactions, understand and follow the rules that apply to the types of transactions by reviewing Check Transactions. Once a merchant has instituted business practices to ensure the requirements are met, one is ready to process check transactions.

Processing TeleCheck Transactions

From the Virtual Terminal page, click the **Check** tab to process check transactions.

The following sections are available on the Check tab when making check transactions. Complete all of the required fields in the sections to make a check transaction.
- Order Information
- Check Information
- Customer Information
- Shipping Information
- Comments

When one is done entering all the required information, click the **CONTINUE >>** button. If there are data entry errors or any required fields are missing, the same page will reappear with an error message and all incorrect or missing fields are flagged with a warning graphic. Make any necessary corrections, and then click the **CONTINUE >>** button.

A confirmation page appears if there are not any errors. Review the data and make corrections if needed by clicking on the **Return to POS** button. Otherwise, click the **SUBMIT** button. The Transaction Status page for checks appears.

Order Information

From the Virtual Terminal page, use the Order Information section to enter any information related to the order, such as the total amount or order number.

The First Data Global Gateway Virtual Terminal displays the following fields in the Order Information section. Enter all of the required fields to complete the transaction.

OrderID

A number assigned to a transaction. One can manually enter a number in this field to assign a proprietary number to the transaction. All OrderID numbers must be unique. If one does not enter a number in this field, the FDGG Virtual Terminal automatically generates an OrderID number.

Note: The First Data Global Gateway Web Service API only accepts ASCII characters. The OrderID field cannot contain the following characters: &, %, / or exceed 100 characters in length.

Purchase Order Number

Enter a purchase order number in this field when there is a purchase order number to assign to the transaction. One can use the same purchase order number for multiple transactions.

Invoice Number

> This field is the number assigned to the invoice. Enter a number in this field to assign a number to the transaction for invoicing purposes.

Subtotal

> The subtotal is the amount of the purchase before Tax, VAT (if applicable), and Shipping charges. If a product is chosen from the Product Catalog, the subtotal is automatically calculated when the **Update Subtotal** button.

Shipping Amount

> This field is the shipping charge assigned to the order. Enter the amount to charge for shipping the order in this field.

Tax

> This field is the sales tax assigned to the order. Enter the amount of tax to apply to the order. If the tax percentage feature enabled, enter the tax percentage to apply to the order. If the order is tax exempt and the **Tax Exempt** checkbox is present, select the checkbox.

> See "Customizing Virtual Terminal Content" on page 80 to set up the tax percentage calculation.

VAT (for international orders)

> This field is the Value Added Tax (VAT) assigned to international orders. In some cases, a merchant may not need to charge the VAT. The First Data Global Gateway Virtual Terminal explains more about the field when the question mark icon is clicked.

Total Amount

> The Total field displays the sum of the Tax, VAT (if applicable), Shipping charges, and Subtotal.

Check Information

From the Virtual Terminal page, just below the **Main Menu Bar**, click the **Check** tab to show the Check Information section and make check transactions.

The First Data Global Gateway Virtual Terminal displays the following fields in the Check Information section needed to complete a check transaction. Enter information in all of the required fields to complete the transaction.

Check Image

Enter the correct numbers into the fields for the values labeled above.

Transaction origin

The transaction origin is how the transaction was received, such as e-commerce or telephone.

Account Type

The type of bank account in which the funds are deposited
1. Personal checking
2. Business checking

Driver's License/Manual ID

Enter the Driver's License number or Government Issued ID number.
1. Personal Checks - Mandatory
2. Company Checks - Optional

Driver's License State/Manual ID State

Enter the Driver's License number or Government Issued ID number of the issuing state
3. Personal Checks - Mandatory
4. Company Checks - Optional

Note: If **Business Checking** is selected**,** the Driver's License/Manual ID and Driver's License State/Manual ID are *optional*

Bank Name

Enter the processing bank's name

Bank State

Enter the state where the bank is located.

US Federal Tax Number (FTN)

Enter the customer's Federal Tax Number. For Company checks, if the FTN is provided as Manual ID in the Driver's License field, the selection of FT is required in the "DL State/Manual ID Type" dropbox

Customer Information

Use the Customer Information section on the Virtual Terminal page to enter any contact information about the customer. Enter information in all required fields to complete a transaction.

Customer ID Number

> The customer ID number is a unique identification number for the customer.

Customer Name

> Enter the customer's full name.
> This field is required for Internet, mail, and telephone order credit card transactions.
> This field is required for Internet and telephone order check transactions.

Billing Company

> Enter the customer's company name. This field can contain alphanumeric characters only.

Billing Street Address

> Enter the customer's billing address. There are two lines provided. The second line is always optional.
> This field is required for Internet, mail, and telephone order credit card transactions.
> This field is required for Internet and telephone order check transactions.

City

> Enter the customer's city, town, or township name.
> This field is required for Internet, mail, and telephone order credit card transactions.
> This field is required for Internet and telephone order check transactions.

State or Province

> For United States addresses, this field is the customer's state.
> For an international address, this field is the customer's province.
>
> When a province or a country other than the United States is selected, the **State** field will be blank
>
> This field is required for credit cards and check in Internet and MOTO transactions

Country

> Enter the customer's country in this field. The United States is the default country. If one does not see the country in the dropdown list, select **Other - Not Shown**.
>
> If one selects a country other than United States, the **State** field will be blank
>
> This field is required for Internet, mail, and telephone transactions

Zip/Postal Code

For United States addresses, enter the 5-digit zip code.
For international addresses, enter the appropriate international postal code in this field.
This field is required for Internet, MOTO, and check transactions.

Phone

Enter the customer's phone number in this field. This field cannot contain brackets, dashes, or spaces. This will cause a decline message.
This field is required for check transactions.

Fax

Enter the customer's fax number. This field cannot contain brackets, dashes, or spaces. This will cause a decline message.

Email

To send a transaction receipt to a customer, the User must input the customer's email address at the point of sale.

Enter the customer's email address in standard email format, such as name@server.com, name@server.net, name@server.org, or name@university.edu.

Shipping Information

The Shipping Information section shows the order's destination.
The First Data Global Gateway Virtual Terminal displays the following fields in the Shipping Information section. Enter information in all of the required fields to complete the transaction.

Same as Billing

If the shipping address and billing address are the **same**, select the checkbox.

If the shipping address and billing address are **different**, do not check this checkbox.

Shipping Type

Enter the type of shipping that will be used for the order. Up to 36 alphanumeric characters are allowed in this field. *i.e. Federal Express, US Postal Service, and UPS Ground.*

Ship to this Person

Enter the person's full name where the order will be shipped.

Shipping Street Address

Enter the shipping street address in this field. There are two lines provided.

City

Enter the city, town, or township name where the order will be shipped.

State or Province

For United States addresses, enter the customer's state where the order will be shipped.
For an international address, enter the customer's province where the order will be shipped.
When a province or a country other than the United States, the **State** field will be blank

Country

Enter the customer's country in this field. United States is the default country. If one does not see the country in the dropdown list, select **Other - Not Shown**.

If a country other than United States, the **State** field will be blank.

Zip/Postal Code

For United States addresses, enter the 5-digit zip code in this field.

For international addresses, enter the appropriate international postal code in this field.

Comments

Use the Comments section to enter optional notes about the transaction. Comments are visible in an Admin's reports to help him with transaction management.

Transaction Status for Checks

After a completed a check transaction, the Transaction Status page appears. This page contains all of the information entered, plus any additional information.

The status for the transaction is shown in the Transaction Information section, which contains the following fields:

Transaction Status

During a check transaction, TeleCheck will provide a real-time response on whether or not a check is accepted. Based on the response from TeleCheck, a transaction can be marked either as **SUBMITTED** or **DECLINED**.

If the check was declined for credit reasons, a message will appear with some information for the consumer, including a phone number for the customer to call with questions. When this occurs, one gives the information, word for word, to the consumer. If the check was submitted successfully, the transaction status will be **SUBMITTED**.

If an error occurred, the reason for the error will appear here. If the error was due to data-entry, one may have an opportunity to re-enter the data.

Transaction Date &Time

This section is the date and time of transaction. The date will be in the format: mm/dd/yy

Transaction Origin

How the order was received.

- Mail Order/Telephone Order - a merchant received the order over the phone or through the mail.

- Retail (face to face) - the customer and card are present.
- Electronic Commerce (internet) - a merchant received the order through the Internet or email.

Transaction Type

For all TeleCheck transactions, the transaction type will be TeleCheck.

Approval Code

This section is the approval code for the transaction. This code is a reference number. The reference number is needed to reference this, and other transactions in the future.

Ticket Only Transactions *aka* Post Authorization

Often referred to as a **Post Authorization** transaction, a merchant can make a Ticket Only transaction only after he has run an Authorize Only (Pre Authorization) transaction. The Ticket Only transaction completes the Authorize Only transaction.

Running an Authorize Only transaction reserves funds, but does not charge the customer's card. To charge the card, a merchant must either mark the order as *Shipped* in an Orders Received Report or perform a Ticket Only transaction.

Performing a Ticket Only aka Post Authorization Transaction

1. Hold your mouse over Virtual Terminal on the **Main Menu** bar and then *click* **Ticket Only** on the popup menu.
2. Enter the Order number for the Authorize Only transaction. If a merchant does not have your order number, she can find it in your reports.
3. After entering the order number, *click* the **Retrieve Order** button. A new page appears with several populated input fields related to the order. Review these fields to ensure the correct order is selected
4. If the order is correct, *click* the **CONTINUE >>** button. A new page appears. If the order is not correct, *click* on your browser's **Back** button to return to the previous page and retrieve an alternate order.
5. On the new page, *click* the **Submit** button to confirm all entries are valid; otherwise, *click* the **Return to POS** button to make the appropriate changes. If any fields are missing or incorrect, the Ticket Only page will reappear with an error message. A warning graphic indicates any incorrect or missing fields. Make the appropriate changes and then *click* the **CONTINUE >>** button again. A final Transaction Result page appears indicating whether the transaction was

approved or declined and displaying all the transaction information. For more information about transaction results, see "Transaction Results" on page 28.

Partial Authorization/Approval Transaction

A Partial Auth/Approval enables the issuer to approve a portion of the transaction amount in the authorization request when the transaction amount exceeds the amounts of funds available on the card

 Merchants processing Credit Card transactions in a Retail (Face to Face) environment have the ability to receive Partial Authorizations (Approvals) when supported by the Issuing bank. If the partial amount is accepted, the remaining balance will need to be collected through a second, follow up transaction. If the parties decide not to complete the transaction, the merchant must cancel the transaction, and initiate a real-time authorization reversal to release any possible funds held on the cardholder's account.

If the remaining amount is not collected through a second transaction, the merchant will not be funded for the full amount, only the partially approved amount will be funded.

The Global Gateway will only return a Partial Auth/Approval response on Virtual Terminal Retail (Face to Face) transactions where the Association / Issuing Bank support this functionality. The Approved Amount reflects the Partially Approved Amount. If the transaction is not partially approved the Approved Amount will reflect the Original Transaction Amount.

To obtain a Partial Auth/Approval on credit card transactions follow the steps listed below. On the Virtual Terminal POS page, all fields outlined in RED are required to process a transaction.

How to Request a Partial Auth/Approval

1. On the Home screen, curse over the Virtual Terminal button and select **Point of Sale**
2. *Click* **Credit Card**
3. Enter the Subtotal amount and applicable TAX (see note below)
4. *Select* Transaction Type = Retail Face to Face
5. Enter Credit Card Number and Exp. Date
6. Enter Customer information
7. *Select* **Continue**
8. On Please Confirm Order screen – *click* **Submit** to process transaction or **Return to POS** to review order
9. Transaction Result page with Approved Amount – If Partially Approved Amount accepted *select* **Next Transaction** or **Show Receipt**
10. If paying with another credit card, initiate a new transaction for the remaining amount and complete Steps 1 –9.

Note: If the merchant is setup for Automatic Tax Calculation, then Tax Exempt is required on the second, follow up transaction for the remaining amount.

How to Cancel a Partial Auth/Approved Transaction

In the event the cardholder and/or merchant wishes to reverse/void the Partial Authorization, a real-time authorization reversal to release the amount placed on the cardholder's account must be conducted.

Canceling a partial authorization reverses the transaction, and releases any funds held on the cardholder's account.
1. On the Home screen, curse over the **Virtual Terminal** button, select **Point of Sale**
2. *Click* Credit Card
3. Enter the **Subtotal** amount and applicable **Tax**
4. *Select* **Transaction Type** = **Retail Face to Face**
5. Enter **Credit Card Number** and **Exp. Date**
6. Enter Customer information
7. *Select* **Continue**
8. On Please Confirm Order screen – *click* **Submit** to process transaction or **Return to POS** to review order
9. Transaction Result page – *select* **Cancel**

Void a Partial Auth/Approved Transaction

All Global Gateway merchants have the ability to initiate real-time reversals through the Current Batch report available in the Virtual Terminal. Only transactions that are listed in the 'Current' Batch and pending settlement can be voided.

To reverse/void a Partial Auth/Approval on credit card transactions follow the steps listed below follow the steps below.
1. *Click* the **Current Batch** button to display the Current Batch report.
2. Select the orders to void by clicking on the corresponding checkboxes in the left column.
3. *Click* the **Void Selected** button at the bottom of the page. The Void Transaction Results page appears.

Return Transactions

From the Virtual Terminal section, a merchant can credit a customer's credit card when the customer makes a return.

Performing a Return Transaction

1. Hold your mouse over Virtual Terminal on the **Main Menu Bar,** and then click **Return** on the popup menu. A page appears with a field for the order number. If a merchant does not know the OrderID number, one can find it in your reports.
2. Enter the OrderID number in the Order field; then click the **Retrieve Order** button. A page appears showing all the existing information for that order.

3. Review these fields to ensure the correct order is selected. If the order is incorrect, click on your browser's **Back** button to return to the previous page and retrieve an alternate order.
4. If the order is correct, enter the amount to return in the appropriate fields. By default, the fields will be populated with the total amount of the order. If your return amount is less than the order total, make corrections as appropriate.
5. When finished with the Order Information fields, change any other fields related to customer contact information, payment information, or comments. Then click the **CONTINUE >>** button. A new page appears.
6. On the new page click the **Submit** button to confirm all entries are valid; otherwise, click the **Return to POS** button to make the appropriate changes. If any fields are missing or incorrect, the Return page will reappear with an error message. A warning graphic indicates the incorrect or missing fields. Make the appropriate changes and then click the **CONTINUE >>** button.

Credit Transactions

A Credit transaction is done when a merchant needs to credit a customer's credit card for an order that occurred **outside** of the First Data Global Gateway Virtual Terminal. **Use the Return function to do a credit for any First Data Global Gateway Virtual Terminal orders.**

There is the inherent risk of fraud with a Credit transaction. Therefore, not every merchant or User should have permission to perform a Credit transaction. If a merchant does not see **Credit** listed in the **Side Menu Bar** or popup menu of the Virtual Terminal section, the User does not have permission to perform a Credit transaction.

Contact your processor's merchant services department to enable the function if a merchant needs the Credit functionality and currently does not have the option.

To Perform a Credit Transaction
1. Hold your mouse over **Virtual Terminal** on the **Main Menu Bar** and click **Credit** on the popup menu to display the Credit page. Required fields here are similar to those on the Virtual Terminal page when making a credit card transaction.
2. Enter all the appropriate and required fields for your Credit transaction then click the **CONTINUE >>** button. A new page appears.
3. On the new page click the **Submit** button to confirm all entries are valid; otherwise, click the **Return to POS** button to make the appropriate changes.

If any fields are missing or incorrect, the Credit page reappears with an error message. The incorrect or missing fields are highlighted in RED. Make the appropriate changes and then click the **CONTINUE >>** button again.

A confirmation page appears. Review the information; then click the **Submit** button. A final Transaction Result page appears indicating the transaction was approved or declined.

Purchase Card (Level II) Transactions

A purchasing card is a corporate card used by some companies for their business purchases. When a customer pays for merchandise using a purchasing card, the following information must be included with the order information. This information is optional for a regular credit card transaction.

- An indication of whether the order is tax exempt.
- The amount of tax applied to the order. If the order is tax exempt, the tax amount should be zero.
- A purchase order number or customer code associated with the order. One purchase order or customer code can apply to several individual orders, to allow for delivery of merchandise over time. If there is not a purchase order associated with the order, the customer must supply some value for this field, such as a department number, expense code, or project number.

Processing a Purchase Card (Level II) transaction in the First Data Global Gateway Virtual Terminal requires entering values for the **Purchase Order Number** and **Tax** fields.

Use the following pages in the application to process purchasing card transactions:

- Virtual Terminal page to process Sale, Authorize Only (Pre-Authorization), or Forced Ticket (Post-Authorization) purchasing card transactions
- Ticket Only page to process a purchasing card Ticket Only transaction
- Return page to process a purchasing card Return transaction.
- Credit page to process a purchasing card Credit transaction for an order received outside of the First Data Global Gateway Virtual Terminal.

Manually Run a Credit Card Batch

To manually run your current credit card batch, mouse over **Virtual Terminal** on the **Main Menu Bar** and click **Manually Run Batch** on the popup menu, or from the Virtual Terminal section, click **Manually Run Batch** on the **Side Menu Bar** if it is present.

1. *Click* the **Manually Run Batch** button
2. *Click* the **Run Batch** button
3. *Click* the **Continue** button in the dialog box. The operation may take several minutes.
3. Wait for the batch run to complete.

Regardless of whether a merchant manually "runs the batch," the automatic batch run for the day will still occur at 10:30 PM (MST). Any transactions that occurred after a merchant's manual run will be included in the automatic batch run.

REPORTS

Use the Reports section to generate reports on Internet store activity from several different perspectives. To view your reports, click **Reports** on the **Main Menu Bar**.

- Transactions (Reports, Charts, and Summaries)
- Orders
- Batches (Credit Card and Check)
- Item Sales Report
- Sales Tax Report
- Periodic Bills Report

Navigation

Within the Reports section, most screens contain the GENERATE REPORT >> button, which performs a search for the information requested.

Credit Card Numbers

As a security feature, only the first four and last four digits of the credit card number are displayed in your reports. The first four and last four digits are the Credit Card Identification (CCID) numbers. There are active links merchants can select to display information about all transactions involving that card number.

Multi-Store Reports

Multi-store reports work similar to regular reports. The report shows transactions from multiple stores as defined in the organizational structure set up in the Administration section.

To view multi-store reports in the FDGG Virtual Terminal, requires a separate multi-store administrative login ID and password.

For every element in the tree, there is a login ID and password. ; When a merchant logs in to one of those elements levels, he is able to see reports for all the stores included below the element.
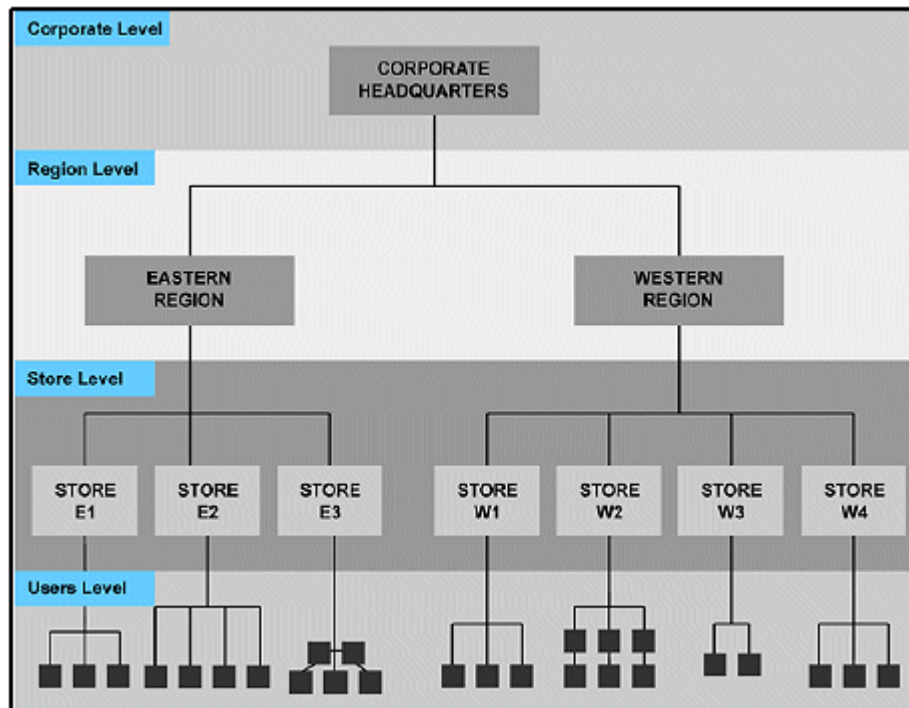
Example: Multi-store Hierarchy

In the diagram above, when a merchant logs in with the multi-store ID and password for the Corporate Headquarters element, his reports include transactions for all stores in the structure. If a merchant were to log in with the ID and password for the Eastern region, he only sees transactions from Stores E1, E2, and E3.

1. Click on the **Administrator Login** link on the regular First Data Global Gateway Virtual Terminal login page.
2. Enter your multi-store administrator ID and password.
3. Click the **Login** button.
4. Mouse over **Reports** in the **Main Menu Bar**, and choose any of the available reports in the popup menu.
5. Follow the instructions for viewing each individual report.

To view more about setting up multi-stores, see "Setting-Up Multi-Store Reports" on page 75.

Transaction Charts

To view transaction charts, mouse over **Reports** on the **Main Menu Bar** and click **Transactions** on the popup menu or from the Reports section, click **Transactions** on the **Side Menu Bar**. The Transaction Reports page appears.

A merchant can view reports in the following chart types:
- Detail Bar
- Summary Bar

- Pie
- Strip

Four graphical chart types are helpful for visualizing orders, sales, and presentations.

Viewing Transaction Charts
1. On the Transaction Reports page, choose Generate a **Chart** and select a chart type in the Transaction Reports section. A merchant can view transactions in a bar chart, pie chart, strip (line) chart, or a summary bar chart report.
2. Select options for viewing transactions in the Display Transactions By section. A merchant can enter a User ID, a partial card number, an order number, transaction types, or card types to include in the report.
3. Select any of the named time-periods or enter a specific range of dates to view in the For This Time Period section.
4. Select the time-period selected
5. Click the **GENERATE REPORT >>** button to view the report.

For multi-store reports, a merchant can view all stores on a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

Detail Bar Chart

To view a detailed bar chart, mouse over **Reports** on the **Main Menu Bar** and click **Transactions** on the popup menu or from the Reports section, click **Transactions** on the **Side Menu Bar**. Choose options from the following sections to view your chart:

Viewing a Detail Bar Chart
1. In the Transaction Reports section, select Generate a **Chart** and select **Bar Chart Detail** as the Chart Type.
2. Select options for viewing transactions in the Display Transactions By section. A merchant can enter a User ID, a partial card number, an order number, transaction types, or card types to include in the report.
3. Select any of the named time-periods or enter a range of dates to view in the For This Time Period section.
4. Select the radio button next to the time-period selected.
5. Click the **GENERATE REPORT >>** button to view the chart.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

A detailed bar chart shows a colored bar for each transaction type. The chart indicates the total dollar amount for each transaction type for each month of the time-period specified.

The dates for the time-period are shown on the horizontal (X) axis. The transaction dollar amounts are shown on the vertical (Y) axis. The transaction types are shown on the Z-axis. The bars show the total amount for each month for each transaction type.
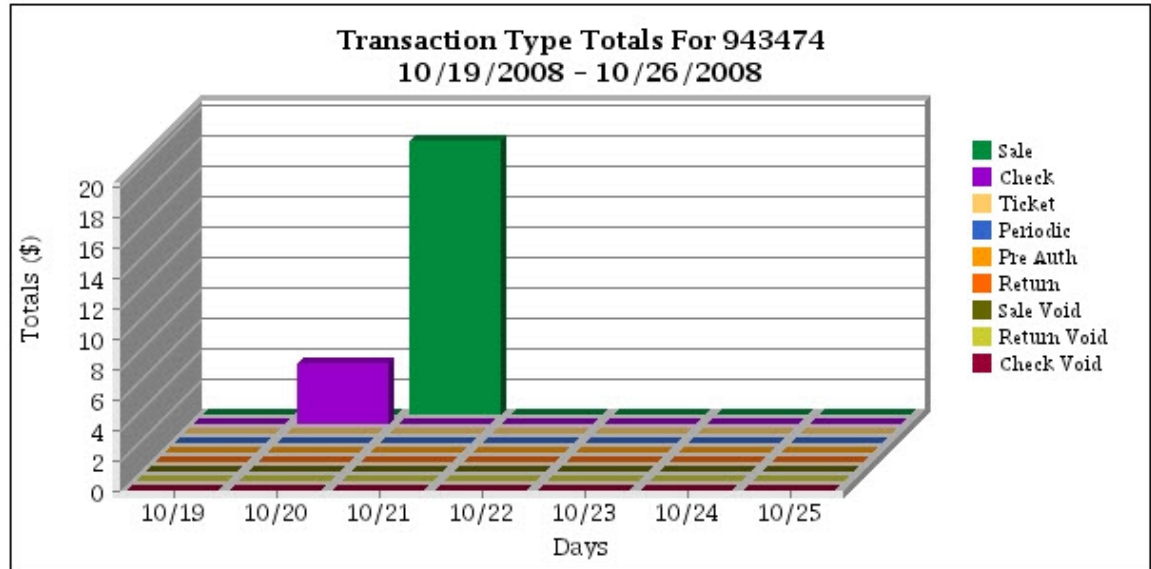
Detailed Bar Chart

A merchant can see a separate chart and totals for each transaction type by clicking on any of the associated colored squares on the right side of the chart. When a merchant clicks the square, a full list of transactions for that transaction type is displayed. To download the chart for later use, right click on the chart and select Save Image As.

The totals for each transaction type are summarized in a table below the chart, which lists:

- **Number of Approved Transactions** - the number of approved transactions of the transaction type.
- **Percentage of Total Approved Transactions** - the percentage of the total approved transactions that were of the transaction type.
- **Total ($) Amount** - the sum, in US dollars, of all the order totals for the transaction type
- **Percentage of Total ($) Amount** - the percentage of the total transaction dollar amounts that were of the transaction type
- **Average Transaction ($) Amount** - the average of all the transaction totals for the transaction type
- **Net Settle ($) Amount** - the net amount for all transactions of the respective transaction type Negative amounts are in red. Normally, an admin will see negative amounts for Returns and Sale Voids

The total for each column is at the bottom of the chart.

Summary Bar Chart

To view a summary bar chart, mouse over **Reports** on the **Main Menu Bar** and click **Transactions** on the popup menu or from the Reports section, click **Transactions** on the **Side Menu Bar**. Choose options from the following sections to view your chart:

Viewing a Summary Bar Chart

1. In the Transaction Reports section, Select Generate a **Chart** and select **Bar Chart Summary** as the Chart Type.
2. Select options for viewing transactions in the Display Transactions By section. A merchant can enter a User ID, a partial card number, an order number, transaction types, or card types to include in the report.
3. Select any of the named time-periods or enter a range of dates to view in the For This Time Period section.
4. Select the radio button next to the time-period selected.
5. Click the **GENERATE REPORT >>** button to view the chart.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

A bar chart summary shows a colored bar for each transaction type. The chart indicates the total dollar amount for each transaction type over a specified time.

The transaction types are on the horizontal (X) axis. The transaction dollar amounts are on the vertical (Y) axis. The bars show the total amount for each transaction type over the full time period specified.
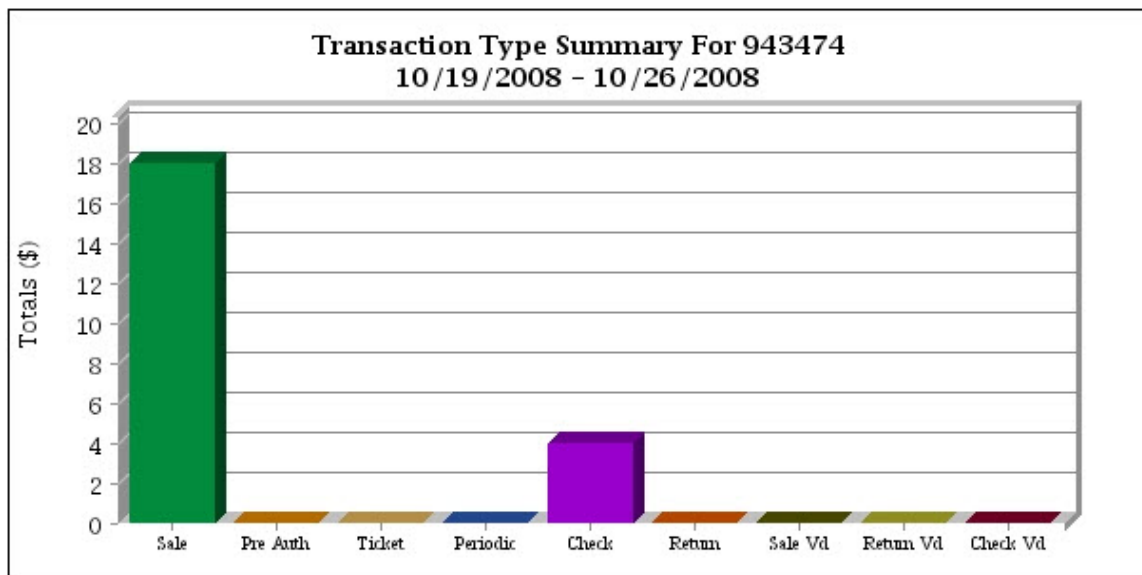
Summary Bar Chart

Clicking on a bar will display a full list of transactions for that transaction type. To download the chart for later use, right click on the chart and select Save Image As.

The totals for each transaction type are summarized in a table below the chart, which lists:

- **Number of Approved Transactions** - the number of approved transactions of the transaction type.
- **Percentage of Total Approved Transactions** - the percentage of the total approved transactions that were of the transaction type.

- **Total ($) Amount** - the sum, in US dollars, of all the order totals for the transaction type
- **Percentage of Total ($) Amount** - the percentage of the total transaction dollar amounts that were of the transaction type
- **Average Transaction ($) Amount** - the average of all the transaction totals for the transaction type
- **Net Settle ($) Amount** - the net amount for all transactions of the transaction type. Negative amounts are in red. Normally, an admin will see negative amounts for Returns and Sale Voids.

The total for each column is at the bottom of the chart.

Pie Chart

To view a pie chart, mouse over **Reports** on the **Main Menu Bar** and click **Transactions** on the popup menu or from the Reports section, click **Transactions** on the **Side Menu Bar**. Choose options from the following sections to view your chart:

Viewing a Pie Chart
1. In the Transaction Reports section, select Generate a **Chart** and select **Pie Chart** as the Chart Type.
2. Select options for viewing transactions in the Display Transactions By section. A merchant can enter a User ID, a partial card number, an order number, transaction types, or card types to include in the report.
3. Select any of the named time-periods or enter a range of dates to view in the For This Time Period section.
4. Select the radio button next to the time-period selected.
5. Click the **GENERATE REPORT >>** button to view the chart.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

A pie chart shows a colored pie slice for each transaction type. The chart indicates the percentage of each transaction type over the time-period specified.

The pie slices show the total percentage for each transaction type.
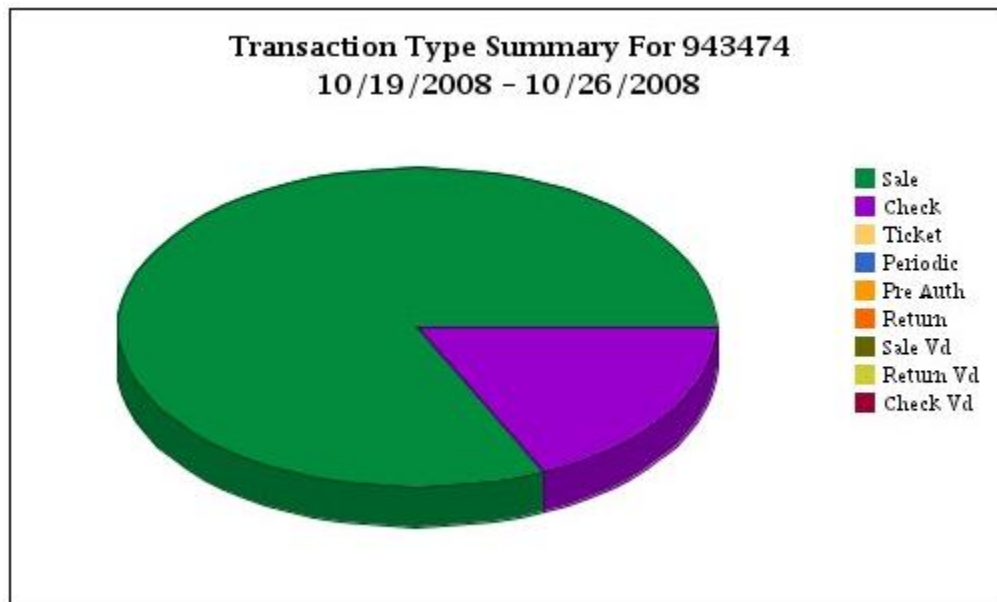
Pie Chart

A merchant can see the total dollar amount for each transaction type by holding your mouse over any of the associated colored pie slices. Clicking on a slice will display a full list of transactions for that transaction type. To download the chart for later use, right click on the chart and select Save Image As.

The totals for each transaction type are summarized in a table below the chart, which lists:

- **Number of Approved Transactions** - the number of approved transactions of the transaction type.
- **Percentage of Total Approved Transactions** - the percentage of the total approved transactions that were of the transaction type.
- **Total ($) Amount** - the sum, in US dollars, of all the order totals for the transaction type
- **Percentage of Total ($) Amount** - the percentage of the total transaction dollar amounts that were of the transaction type
- **Average Transaction ($) Amount** - the average of all the transaction totals for the transaction type
- **Net Settle ($) Amount** - the net amount for all transactions of the transaction type. Negative amounts are shown in red. Typically, a merchant sees negative amounts for Returns and Sale Voids.

The total for each column is at the bottom of the chart.

Strip Chart

To view a strip chart, mouse over **Reports** on the **Main Menu Bar** and click **Transactions** on the popup menu or from the Reports section, click **Transactions** on the **Side Menu Bar**. Choose options from the following sections to view your chart:

Viewing a Strip Chart
1. In the Transaction Reports section, select Generate a **Chart** and select **Strip Chart** as the Chart Type.
2. Select options for viewing transactions in the Display Transactions By section. A merchant can enter a User ID, a partial card number, an order number, transaction types, or card types to include in the report.
3. Select any of the named time-periods or enter a range of dates to view in the For This Time Period section.
4. Select the radio button next to the time-period selected.
5. Click the **GENERATE REPORT >>** button to view the chart.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

A strip chart shows a colored line for each transaction type. The chart indicates the total dollar amount of each transaction type over the specified time-period.

The dates for the time-period are shown on the horizontal (X) axis. The transaction amounts are shown on the vertical (Y) axis. The line follows the total amount for each transaction type.
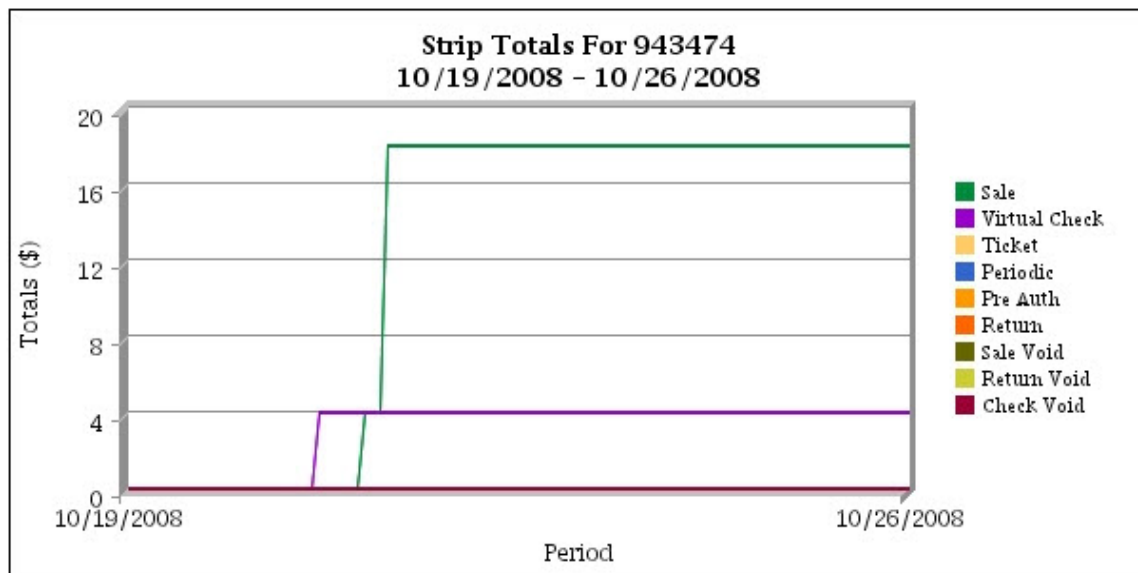
Strip Chart

A merchant can see a separate chart and totals for each transaction type by clicking on any of the associated colored squares on the right side of the chart. To download the chart for later use, right click on the chart and select Save Image As.

The totals for each transaction type are summarized in a table below the chart, which lists:

- **Number of Approved Transactions** - the number of approved transactions of the transaction type.

- **Percentage of Total Approved Transactions** - the percentage of the total approved transactions that were of the transaction type.
- **Total ($) Amount** - the sum, in US dollars, of all the order totals for the transaction type
- **Percentage of Total ($) Amount** - the percentage of the total transaction dollar amounts that were of the transaction type
- **Average Transaction ($) Amount** - the average of all the transaction totals for the transaction type
- **Net Settle ($) Amount** - the net amount for all transactions of the transaction type. Negative amounts are shown in red. Typically, a merchant sees negative amounts for Returns and Sale Voids.

The total for each column is at the bottom of the chart.

Orders Received Report

To view Orders Received reports, mouse over **Reports** on the **Main Menu Bar** and click **Orders** on the popup menu, or from the Reports section, click **Orders** on the **Side Menu Bar**. The Orders Report page appears.

The Orders Received Report shows the following information:

- **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 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 the order. Click on the order number to view order details.
- **User ID** - the ID number associated with the order. The number is also a link to view all the orders placed by a particular customer.
- **Date** - the date the order was made. Shows the most recent Order first. The time-period 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 the customer.
- **Amount** - shows the amount of the order if already shipped. If the order has not been shipped, the amount will be 0.00.

Generating an Orders Report
1. On the Order Reports page, select an option in the Display Orders By section. to view orders sorted by:
   - Time
   - Credit Card Number
   - User ID and Time
   - Order number
1. Enter a User ID, a partial card number, an order number, transaction types, or card types to include in the report.

2. Select any of the named time-periods or enter a specific range of dates to view in the For This Time Period section.
3. Select the radio button next to the desired time period
4. Click the appropriate checkbox to show only unshipped orders or to show only approved orders in the Report Options section.
    *   By default, the **Only Show Unshipped Orders** checkbox is not checked and the **Only Show Approved Orders** checkbox is checked, so the report will show approved orders only (both shipped and unshipped).
    *   If both checkboxes are not checked, the report will display all orders (both shipped and unshipped), including declined, recurring, and Authorize Only transactions with future start dates.
    *   If the **Only Show Unshipped Orders** checkbox is checked, the report will show all unshipped orders.
    *   If both checkboxes are checked, the report will show only all approved, unshipped orders.
4. Choose how many orders will appear on each page of the report in the dropdown list in the Report Display section.
5. Add and Delete the data fields to show in your results, and save the configuration. The system default setting shows all available fields.
6. Click the **GENERATE REPORT >>** button to view the report.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

Confirming Shipment, Crediting Orders, or Rejecting Orders

A merchant can confirm shipment, credit the entire amount of the order(s), or reject order(s) by IP address or credit card number from this report.

To perform any of these three tasks, follow the steps below.

1. Select order(s) by clicking the checkbox next to the order in the column on the left.
2. Click the **Work with Selected Orders** button. The Selected Order Menu screen appears.
4. Select an action by clicking on the appropriate radio button. If a merchant selects **Reject Order**, she must choose whether to reject the order by IP address or by credit card number. When a merchant rejects an order by IP address or Credit Card number, subsequent orders meeting that criteria are blocked. Click the **SUBMIT** button to complete the task. A screen listing the results will appear.

If a merchant chooses to reject an order by IP address or credit card number, the Basic Fraud Settings page appears. This page displays all the blocked IP addresses and credit card numbers.

The blocked IP addresses or credit card numbers from the order(s) appear on this list. To block more transactions or to remove blocked transactions, use the corresponding controls on the Basic Fraud Settings page.

For more information on changing your fraud protection settings, see "Basic Fraud Settings" on page 65.

Email

If the customer's name is underlined, a merchant can email that customer by clicking on the customer's name.

Viewing Details

View the details of any order by clicking on the associated order number. View all orders processed by a customer by clicking the **User ID** link.

If there are more orders in the report than will fit on the current page, click on the page number to go to that page.

Viewing an Order Detail Report

When viewing an Order Detail Report, the following information is displayed:

- Order ID Number and Order Date/Time - the order ID number selected and the date and time the order was made
- Billing Address Information section - this section displays the User ID, shipping status, and the customer's company name and address. If the customer's name and e-mail address were supplied, a merchant can click on the customer's name to send an email to the customer.
- Shipping Address Information section - this section displays the name of the person and address where the order was shipped
- Contact Information section - shows the customer's telephone number, email address, fax number, and IP address. <u>Only if an email address was supplied at the POS, can an email receipt be sent to the customer.</u>
- General Info: General information about the order
- Where they learned about a merchant

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 the order.

The summary information shown includes:

- Date
- User ID
- Type of transaction
- Card number
- Expiration date
- Approval code
- Amount of the transaction
- Comments

Transactions Reports

To view the Transactions Reports, mouse over **Reports** on the **Main Menu Bar** and click **Transactions** on the popup menu or from the Reports section, click **Transactions** on the **Side Menu Bar** to view reports:

Viewing the Transactions Processed Report
1. Select Generate a **Report** from the dropdown list in the Transaction Reports section.
2. Select options for viewing transactions in the Display Transactions By section. Enter a User ID, a partial card number, an order number, transaction types, or card types to include in the report.
3. Select any of the named time-periods or enter a range of dates to view in the For This Time Period section.
4. Select the radio button next to the time-period selected
5. Add and Delete the data fields, and save the configuration. The system default setting shows all available fields.
6. Choose the number of orders to appear on one page from the dropdown list in the Report Display section. The default is 25.
7. Click the **GENERATE REPORT >>** button to view the report.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

The Transactions Processed report shows the following information about each transaction.

- **Order #** - the number associated with the Order. Click on the Order Number to view order details.
- **Date** - the date the order was placed. The most recent order is displayed first. The time-period selected for the report is displayed under the report title.
- **User ID** - the ID number associated with the order. The number is also a link to view all the orders made by a particular customer.
- **Type** - the type of transaction
- **Payer Auth** - if applicable, the payer's authorization code
- **Invoice #** - the order's Invoice Number
- **PO #** - the Purchase Order number (for a purchasing card transaction)
- **Trans ID** - the Identification number for the transaction
- **Card/Route Number** - a link to view all transactions processed with that credit card number.
- **Exp. Date** - the expiration date of the credit card

- **Approval** - the approval code of the transaction. If approved, the Approval code includes Address Verification System (AVS) results. If a specific transaction was declined, the reason it was declined is shown here.
- **Amount** - the amount of the transaction

Transactions Processed Report.

Transactions Summary

To view the Transactions Summary report, mouse over **Reports** on the **Main Menu** bar and click **Transaction Summary** on the popup menu, or from the Reports section, click **Transaction Summary** on the **Side Menu Bar.**

The maximum number of rows allowed is 499,499. If your reports exceed the maximum allotted number of rows, this message will appear

IMPORTANT: Your report exceeds more than 500,000 rows of data; please narrow the parameters of the search criteria.

Viewing the Transaction Summary Report
1. Select options in the Display Transactions Summary section. Enter a User ID, a partial card number, an order number, transaction types, or card types to include in the report.
2. Select any of the named time-periods or enter a range of dates to view in the For This Time Period section.
3. Select the radio button next to the time period chosen.
4. Choose the number of orders to appear on one page from the dropdown list in the Report Display section. The default is twenty-five (25).
5. Click the **GENERATE REPORT >>** button to view the report.

For multi-store reports, a merchant can choose whether she wants to view all stores lower in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

Authorization Summary Table

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

- **Approved** - shows the total number and the total dollar amount for approved transactions.
- **Declined** - shows the total number and the total dollar amount for declined transactions.
- **Total** - shows the total number and the total dollar amount for all transactions.

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 displays summary information for each payment type, such as credit card type, over the time period specified.

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

Transaction Summary Report

Credit Card Batches Reports

To view credit card batch reports, mouse over Reports on the **Main Menu** bar and click **Batches** on the popup menu, or from the Reports section, click **Batches** on the **Side Menu Bar**. The Credit Card Batches report shows the date range selected under the report title.

Credit Card Batches
1. Select **Credit Card** as the Report Type in the Batch Report Type section.
2. Select any of the time-periods or enter a specific range of dates to view in the For This Time Period section.
3. Select the radio button next to the time-period chosen.
4. Choose the number of orders to appear on one page from the dropdown list in the Report Display section. The default is 25.
5. Add and Delete the data fields and save the configuration. The system default setting shows all available fields.
6. Click the **GENERATE REPORT >>** button to view the report.

For multi-store reports, a merchant can choose whether she wants to view all stores lower in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

To view all the orders in the current batch, click on the **Run Current Batch** button.

The Credit Card Batches report contains the following information:

- **Date** - the batch dates. Click the **Current Batch** button to view the transactions in the batch.
- **Count** - the total number of transactions in the batch
- **Response** - contains no data.
- **Total** - the total dollar amount of the batch.

Credit Card Batches
Prepared For:
Time Frame: 10/15/2008 - 10/21/2008

Date	Count	Response	Total
10/21/2008 01:14:32 PM	1		$4.00
10/17/2008 03:52:37 PM	1		$1.00

Showing 1 - 2 of 2 Results Found

Credit Card Batches Report

Voiding Orders

The Current Batch report allows a merchant to void orders by selecting them, then clicking on the **Void Selected Transactions** button at the bottom of the page.

How to Void Orders

1. Click the **Current Batch** button to display the Current Batch report.
2. Select the orders to void by clicking on the corresponding checkboxes in the left column.
3. Click the **Void Selected** button at the bottom of the page. The Void Transaction Results page appears.

Each voided order appears on the list. **Only non-voided orders can be settled.**

Check Batches

To view check batch reports, mouse over **Reports** on the **Main Menu Bar** and click **Batches** on the popup menu, or from the Reports section, click **Batches** on the **Side Menu Bar**. The check batch report shows the date range selected under the report title.

To view a list of check batches, follow the steps below.

1. Select **Check Batch Status** as the Report Type in the Batch Report Type section.

2. Select any of the named time-periods or enter a specific range of dates to view in the For This Time Period section. Select the radio button next to the time-period chosen.
3. Choose how many batches to appear on one page from the dropdown list in the Report Display section. The default is 25.
4. Click the **GENERATE REPORT >>** button to view your report.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

To view all the orders in the current batch, click on the **Run Current Batch** button

The Check Batch report shows the following:

- **Date** - the batch dates. Click the **Current Batch** button to view the check transactions in the batch.
- **Count** - the total number of transactions in the batch
- **Response** - contains no data.
- **Total** - the total dollar amount of the batch.

Item Sales Report

To view products sales reports, mouse over **Reports** on the **Main Menu Bar** and click **Item Sales Report** on the popup menu, or from the Reports section, click **Item Sales Report** on the **Side Menu Bar**. This report will only be helpful when using the Product Catalog feature.

Viewing Item Sales Statistics
1. To view sales of a specific item, select **Specific Item ID** and enter the item's identification number in the text box.
2. To view sales for all items, select **All Items**.
3. Select any of the named time-periods or enter a range of dates to view in the For This Time Period section.
4. Select the radio button next to the time-period selected.
5. Click the **GENERATE REPORT >>** button.

If there have been sales of the specified product(s) within the timeframe chosen, the Item Sales Report will appear.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

The Item Sales report lists the following:

- Identification Number
- Name (description)
- Number of Units Sold
- Percentage of total units sold - product specific

- Percentage of total sales - percentage all orders in this timeframe were from sales of this item)
- Total amount of all sales of this item

Click on the **Item ID** number to see a list of all orders, which included sales of this item.

Sales Tax Report

To view sales tax reports, mouse over **Reports** on the **Main Menu Bar,** and click **Sales Tax Report** on the popup menu, or from the Reports section, click **Sales Tax Report** on the **Side Menu Bar**. The Sales Tax report shows the date range selected under the report title and lists the total at the bottom of the report.

Viewing Sales Tax Reports
1. Select any of the named time-periods or enter a specific range of dates to view in the **For This Time Period** section. Select the radio button next to the desired time-period
2. In the For These States section, select a state from the dropdown list or select **ALL States** to view a report on all states. Hold down the Shift key, and click to select several states in a row (such as Alabama through Arkansas). Hold down the Ctrl key, and click to select states in different parts of the list (such as Alabama and California).
3. Select any option or combination of options to customize your report in the Options section. A merchant can choose to show municipalities, only states with taxes collected, and/or to show only states with orders.
4. Click the **GENERATE REPORT >>** button to view your report.

For multi-store reports, a merchant can view the stores in a lower tier in the hierarchy or a subset in the dropdown list. This is available only if a merchant is logged in with her multi-store administrator ID.

Periodic Bills Report

To view Periodic Bills reports, mouse over **Reports** on the **Main Menu** Bar, and click **Periodic Bills Report** on the popup menu, or from the Reports section, click **Periodic Bills Report** on the **Side Menu Bar**.

Viewing Active Periodic Bills
1. Select how to view periodic bills in the Display Periodic Bills By section.
2. Choose the number of orders to appear on one page from the dropdown list in the Report Display section. The default is 25.
3. Click the **GENERATE REPORT >>** button to view the report.

The Periodic Bills report shows the following information about your recurring transactions:

- **Cancel** - select this checkbox next to each transaction for cancellation. Click the **Cancel Selected** button to cancel the transaction.
- **Modify** - click the radio button next to each transaction for modification. Click the **Modify Selected** button to modify the transaction.

- **Order #** - the number associated with the order. Click on the order number to view order details.
- **Card/Route Number** - the first four and last four digits of the credit card number click the link to view all transactions for the card number.
- **Exp. Date** - the expiration date of the credit card
- **Amount** - the amount of the transaction
- **Start Date** - the beginning date of the recurring transaction
- **Periodicity** - the time-period between transactions, showing the number of times per month, day, week, or year the transaction is scheduled to occur. For example, *m1* indicates the transaction is scheduled to occur once a month.
- **Installments** - the number of installments required for the transaction.
- **Failure Threshold** - the number of declined authorization attempts before an admin is notified of the declines. See "Recurring Payment" on page 26 for more information.
- **Recent Failures** - the number of recent transaction failures related to the recurring transaction.
- **Next Bill Date** - the next date the recurring transaction is scheduled to occur.

Downloading Report Data

The First Data Global Gateway Virtual Terminal gives a merchant the option to download all report data to enter into spreadsheets or databases. A merchant can download charts by right clicking on the image, then selecting **Save Image As**.

To download the data, a merchant first needs to generate the report.

1. Mouse over **Reports** on the **Main Menu Bar** and click on the report to view on the popup menu, or from the Reports section,
2. Click on the report to view in the **Side Menu Bar**.
3. Choose your desired timeframes and other parameters then click the **GENERATE REPORT >>** button to view the report. If viewing a transaction chart, a merchant can view the data related to any of the bars, pie slices, or lines on the chart by clicking on that bar, pie slice, or line.
3. When the data appears on the report, choose the desired format from the dropdown list next to the **EXPORT >>** button. Choices are:
   - CSV (Comma delimited)
   - XML
4. Click the **EXPORT >>** button.
5. Save the file to your computer.

ADMINISTRATION

Use the Administration section to manage your account and customize the Virtual Terminal settings. A merchant can perform any of the following functions in the Admin section.

- Manage Users
- Change your password.*

- Set Basic Fraud settings
- Customize Virtual Terminal content
- Customize the Product Catalog
- Customize Receipts
- Customize Connect pages
- Set up your multi-store hierarchy

*Users who do not have permission to manage other users cannot issue password resets.

Fraud Management Tools

To assist in identifying and mitigating risk inherent in all credit card transactions, we have integrated Basic Fraud management tools into the Virtual Terminal solution. Basic Fraud management tools provide information to the merchant who help him decide what level of risk is acceptable to him or her.

To access the Basic Fraud settings, mouse over Administration in the Main Menu Bar and click **Basic Fraud** Settings

Basic Fraud Settings

All Global Gateway Users have access to the Basic Fraud settings via the Virtual Terminal at no additional cost. Basic Fraud Settings allow Virtual Terminal Users to identify and to restrict transaction data elements to reduce fraudulent or competitive purchasing attempts.   The merchant's Administrator determines if a User can change the Basic Fraud Settings by assigning permissions under the Manage Users/Set Permissions tab.

Automatically "Block" transactions by:
- Credit Card Number
- Block an individual's name
- Block Domain names
- Block IP and Class C addresses
- Set a maximum purchase amount
- Set auto lockout and duplicate lockout times

Transactions "blocked" by the Basic Fraud Settings list are not sent for authorization

On the Basic Fraud Settings page, Click the
- View Current Fraud Settings to review settings
- Edit Fraud Settings to adjust settings

Address Verification Codes

This code verifies the credit card billing address of the customer who is paying with a Visa card. The merchant includes an AVS request with the transaction authorization and receives a result code (separate from the authorization response code) that indicates

whether the address given by the cardholder matches the address in the issuer's file. A partial or no-match response may indicate fraud risk. Minimize potential Basic Fraud attempts by viewing the Address Verification Response. If the address or zip code does not match the card-issuing bank's address or zip code on record, there is a higher probability of Basic Fraud.

For more information about card codes, see "AVS Codes" on page 31

Card Codes – CVV2

This is a three-digit code printed on the signature panel of all Visa cards. Telephone order and Internet merchants use CVV2 to verify that the customer is in procession of a legitimate Visa card at the time of the order. The merchant asks the customer for the three-digit code and sends it to the issuer as part of the authorization request. It minimizes potential Basic Fraud attempts by using the card code field.

For more information about card codes, see "Card Codes" on page 31*.*

Blocking Credit Card Numbers

In the **Block Credit Card Numbers** section, a merchant can enter credit card numbers that he does not want used at his store. Blocked credit card numbers appear in the list labeled Numbers Already Blocked.

Add a Credit Card Number
1. Enter the card number to block in the **Card Number to Block** field. Do not include spaces or dashes.
2. Click the **ADD >** button to submitted to the First Data Global Gateway Virtual Terminal server which adds the card number to your list of blocked card numbers. The First Data Global Gateway Virtual Terminal places the new card number in the Numbers Already Blocked list.

Repeat steps (1) and (2) to add additional card numbers.

Remove a Blocked Credit Card Number
1. Select the card number in the **Numbers Already Blocked** list.
2. Click the **< DELETE** button.

Upon removal from your blocked card list, the card number can be used at the merchant's store. Repeat steps (1) and (2) to delete additional card numbers.

Blocking Names

From the Basic Fraud Settings page, use the **Block Person's Name** section to enter the name of the person a merchant want to block from purchasing at your store. Please enter the name exactly as it appears on the card. Orders from names on the list will not be authorized. Any names already on your Blocked Names list will appear in the list labeled Names Already Blocked.

To block a person by name, enter the name as it appears on the credit card. For example, if a merchant blocks the name "John Redenbacher" from his store, "Johnny Redenbacher," "John Samuel Redenbacher" or "John S. Redenbacher" will not be blocked. Multiple individuals with the same name will be blocked. Consider entering different versions of that name.

Add a Name
1. Enter the name to be blocked in the **Person's Name to Block** field. Spaces and/or dashes are optional.
2. Click the **ADD >** button, to submit the change to the First Data Global Gateway Virtual Terminal server which adds the name to your list of blocked names. The First Data Global Gateway Virtual Terminal places the new name in the Names Already Blocked list.

If the blocked person attempts to purchase anything at your store, her transaction is blocked. Repeat steps (1) and (2) to add additional names

Remove a Blocked Name
1. Select the name in the **Names Already Blocked** list.
2. Click the **< DELETE** button.

Upon removal from your blocked name list, the person can purchase at your store. Repeat steps (1) and (2) to delete additional names

Blocking Domain Names

In the **Block Domain Name** section, enter the domain name or email address a merchant want to prevent from purchasing at your store. If a merchant has any domain names or email addresses already on your blocked domain names list, they will automatically appear in the list labeled Domains Already Blocked.

Add a Domain Name
1. Enter the domain name or email address to be blocked in the **Domain Name to Block** field. Spaces and/or dashes are optional.
2. Click the **ADD >** button, to submit the change to the First Data Global Gateway Virtual Terminal server which adds the name to your list of blocked domain names. The First Data Global Gateway Virtual Terminal places the new name in the Domains Already Blocked list.

If the blocked email address or domain name is used to purchase anything at your store, the transaction will be blocked. Repeat steps (1) and (2) to add additional email addresses and domain names.

Remove a Blocked Domain Name
1. Select the domain name or email address in the **Domains Already Blocked** list.
2. Click the **< DELETE** button.

Upon removal from the Blocked Domain Name list, the domain name or email address can make purchases at your store. Delete as many domain names and email addresses as needed by repeating the same process.

Blocking IP/Class C Addresses

From the Basic Fraud Settings page, use the **Block IP Address or Class C Address** section to enter the IP or Class C address of the person or organization a merchant want to block from purchasing at your store. Any IP or Class C addresses already on the blocked list, will automatically appear in the list labeled IPs Already Blocked.

An IP or Class C address is a number that identifies a specific computer on a network or on the Internet. The format of an IP address is four numbers separated by periods. Each number can be zero to 255. For example, 1.160.10.240 could be an IP address.

Add an IP or Class C Address
1. Enter the IP or Class C address to block in the **IP Address to Block** field. Spaces and/or dashes are optional.
2. Click the **ADD >** button, to submit the change to the First Data Global Gateway Virtual Terminal server which adds the name to your list of blocked names. The First Data Global Gateway Virtual Terminal places the new name in the IP Already Blocked list.

If a purchase is attempted from a blocked address, the Blocked IP setting will prevent the transaction. Repeat steps (1) and (2) to add additional IP addresses.

Remove an IP or Class C Address
1. Select the IP or Class C address in the **IPs Already Blocked** list.
2. Click the **< DELETE** button.

Upon removal from your blocked address list, the person can purchase at your store. Repeat steps (1) and (2) to delete additional IP addresses.

Setting the Maximum Purchase Amount

From the Basic Fraud Settings page, use the **Maximum Purchase Amount** section to enter the maximum amount for a purchase. Any transactions for your store above this amount will be blocked. The default maximum purchase amount for a single transaction is $99,999.99.

To enter a maximum purchase limit, enter the amount in the **Maximum Purchase Amount** field. Then click the **SUBMIT** button.

Setting Auto lockout and Duplicate Lockout Times

From the Basic Fraud Settings page, use the **Set Lockout Times** section to enter auto lockout and the duplicate lockout time.

The **Auto Lockout** time is the amount of time (in minutes) before blocked customers can make transactions at your store again. When Auto Lockout is enabled, duplicate transactions from the same IP address or credit card are blocked. The field is used to set the time-period the IP address and credit card will remain blocked. If this value is set to zero, automatic lockout based on IP and Credit Card is turned off. The default setting is off.

The **Duplicate Lockout** time is the length of time (in minutes) duplicate transactions are restricted from your store. If two transactions are identical and they both occur within a length of time less than the specified duplicate lockout time, both are blocked automatically. If this value is set to zero, automatic lockout based on duplicate transactions is turned-off. **The default setting is zero (0) minutes.**

To change your auto lockout or duplicate lockout time, enter a time in the **Auto Lockout Time** or **Duplicate Lockout Time** field respectively; then click the **SUBMIT** button.

The system will display a confirmation message when the new lockout times are in place.

Changing Your Password

To change your password, mouse over **Administration** in the **Main Menu Bar** and click **Change Password** in the popup menu, or from the Administration section, click **Change Password** on the **Side Menu Bar**.

One can also change her password from any page by clicking the **Change Password** link in the upper right corner of the application.

The Change Your Password page appears at the initial sign up for an account. Temporary passwords are valid for only thirty (30) minutes after they are issued. We suggest merchants change their password regularly.

Security specialists recommend merchants avoid using common words or numbers as passwords. Avoid words or numbers that might be associated with one's name or date of birth.

Password Handling

There are several different security measures in place to help ensure that your account information is secure and compliant with Payment Card Industry (PCI) guidelines.

Password guidelines are as follows:

- Password length must be a minimum of eight (8), a maximum of fifteen (15) characters, and contain at least one (1) letter and one (1) number.
- Passwords expire every ninety (90) days
- Replaced passwords cannot be equivalent to any of the previous four (4) passwords for your account.
- After six (6) consecutive failed login attempts, a temporary (30) thirty minute account lockout will occur.

A password can be changed for any reason at any time.

1. Type your current password in the **Current Password** field.
2. Type your new password in the **New Password** field.
3. Type the password again in the **Enter New Password Again** field.
4. Click the **SUBMIT** button.

If a password is entered incorrectly, the merchant will be asked to re-enter the information. For added security, the error message will not specify which entry is at fault.

After a successful password changed , either enter the main Administration section to configure permissions, Basic Fraud Settings, and/or chose any of the menu entries available on the **Main Menu Bar** at the top of the screen or in the **Side Menu Bar**.

Managing Users

To manage users, click **Administration** in the **Main Menu** bar, and then click **Manage Users** on the **Side Menu** bar. Merchants can have multiple users for one store. Each user can log in with a User ID, password, and permissions.

Manage Users

Add, delete, and manage current user settings.

Current 1039999999

#	User Name	User Account Options
1	frduser	Reset Password Set Permission Delete User
2	upload_user41	Reset Password Set Permission Delete User
3	upload_user42	Reset Password Set Permission Delete User
4	upload_user43	Reset Password Set Permission Delete User
5	user1	Reset Password Set Permission Delete User
6	user2	Reset Password Set Permission Delete User
7	user3	Reset Password Set Permission Delete User
8	user4	Reset Password Set Permission Delete User
9	1039999999* (adminuser)	Set Fraud Permission

ADD USER   **ADD MULTI USERS**   **UPLOAD USERS**

One can only manage users if your user ID and password were provided when the store account was set up. Users who do not have permission to manage other users will not see **Manage Users** on the **Side Menu** bar**.**

From the Manage Users page, a merchant can:
- Add users
- Delete users
- Reset user passwords
- Set user permissions

Adding Users
1. *Click* the **ADD USER** button located at the bottom of the page. The Add New User screen appears.
2. Enter a unique user ID for the new user in the **Name** field.
3. Enter a password for your new user in the **Enter Password** field.
4. Enter the password again in the **Enter Password Again** field.

5. *Click* the **SUBMIT** button to create the new user. The Current Users list appears, showing the new user on the list.
6. Upload a file to add multiple users, click **UPLOAD USERS**

The user can change his/her password by using the **Change Password** link at the top right corner of the application.

Deleting Users
1. *Click* the **Delete User** link located next to the User to be deleted. A confirmation dialog box appears stating that this operation will delete the selected user
2. *Click* **OK** to delete the user
3. *Click* **Cancel** to terminate the delete the user request.

When the User is deleted, the page refreshes with that user removed from the list.

Resetting User Passwords

To reset a password
1. *Click* the **Reset Password** link next to the user who needs a new password.
2. Enter a password for your new user in the **Enter Password** field.
3. Enter the password again in the **Enter Password Again** field.
4. *Click* the **SUBMIT** button.

The user can change the temporary password by using the Change Password link at the top right corner of the application.

Setting User Permissions

A merchant can set User permissions, such as viewing reports, processing transactions, and issuing credits.

Change User Permissions

User Name   user4
- ☑ View Reports
- ☑ Process Transactions
- ☑ Issue Credits
- ☑ Running Batches
- ☑ Basic Fraud Settings Access
- ☑ Admin Virtual Terminal Content
- ☑ Admin Product Catalog
- ☑ Admin Receipt
- ☑ Admin Connect

CANCEL   SUBMIT

1. *Click* the **Set Permission** link next to the user name. The Change User Permissions page appears.
2. *Click* the appropriate checkboxes to turn on or off permissions for the user. A merchant can control the user's access to View Reports, Process Transactions, or Issue Credits.
3. *Click* the **SUBMIT** button.

Note: Choosing Full Credit Card View may affect one's PCI Compliance responsibilities.

Multi-Store Reporting

Multi-Store reporting gives the administrator the ability to combine transaction data from multiple accounts and stores numbers into one report. In order to use multi-store administration and reports, a merchant will have to set up an organizational structure (or hierarchy) for your payment gateway stores.

For information on setting up multi-store reports, see "Setting-Up Multi-Store Reports" on page 75.

There are two basic concepts to setting up a tree structure: Levels and Elements.

- Levels refer to a branch in the tree.
- Elements are single nodes or components on a branch in the tree.

To set up your structure, first define the levels; and then add elements to each level. Each element has its own multi-store user ID and password. A merchant can see data for all stores below the element when a merchant log in with that element user ID and password.

Example 1
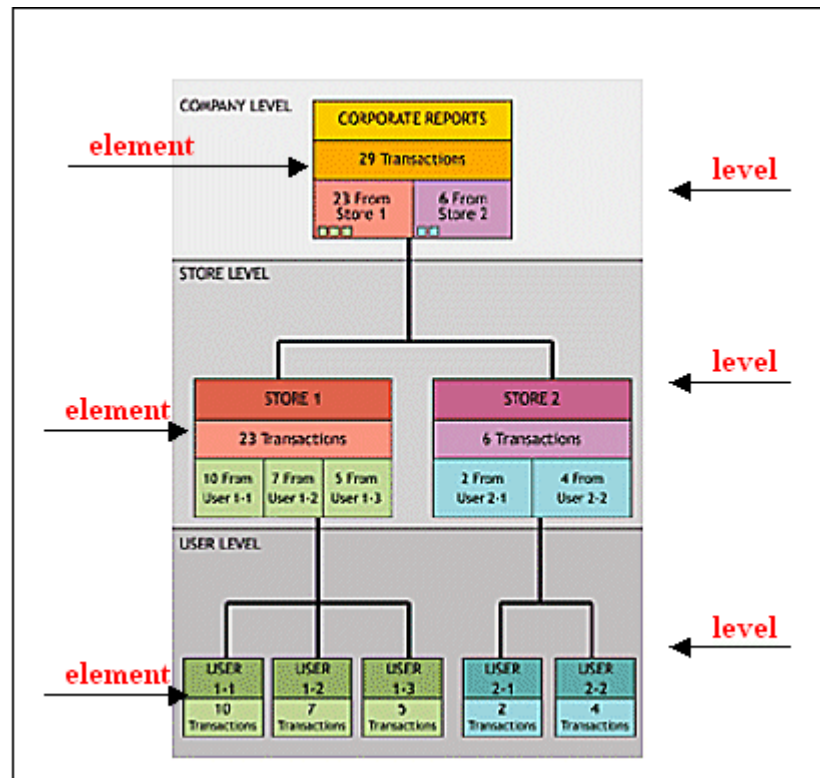
The levels and elements in a multi-store hierarchy

For Example: A merchant have two stores with 23 transactions for store #1 and six (6) transactions for store #2. The top level would show 29 transactions total and the totals for each store.

The next level is the Store Level. If Store #1 had three employees taking orders and Store #2 had two employees taking orders, each Store report would show the breakdown of the number of transactions generated by each employee.

Example 2
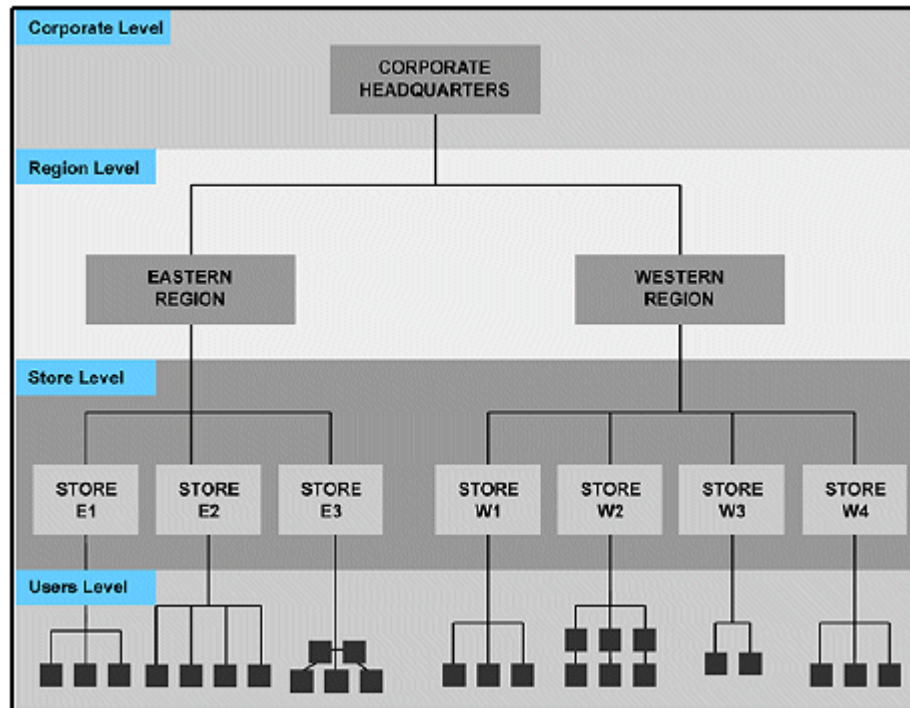
Multi-store hierarchy

From the above hierarchy, a user logging in for the Eastern region would see data for stores E1, E2, and E3. Logging in with the corporate headquarters user ID and password would allow a merchant to see data for all stores including data for each region.

Setting Up Multi-Store Reports

Preparation

Before a merchant organizes his multi-store hierarchy, he should know:
1. How many levels are in your hierarchy? Draw a diagram of your organizational structure. What is the name each level?
2. What defines the elements are at each level? i.e. geographical, product, market?
3. Which stores are assigned to each element? .
4. The store number and the store administrator's User ID and password for each store to add to the hierarchy. Confirm the administrator's login information in order to add the store to the tree.

A comprehensive diagram shows:
1. The number of element levels.
2. Where the levels and elements are needed.
3. The administrator logins for every store

Contact Customer Support at 888.477.3611, to set up your initial multi-store administrator ID and password.

Configuring a Multi-Store Report Structure

Logging On
1. *Click* the **Administrator Login** link on the First Data Global Gateway Virtual Terminal login page.
2. Mouse over **Administration** in the **Main Menu Bar** and *click* **View Hierarchy** in the popup menu or from the Administration section, *click* **View Hierarchy** on the **Side Menu Bar**. The Hierarchy Level Definition page appears.
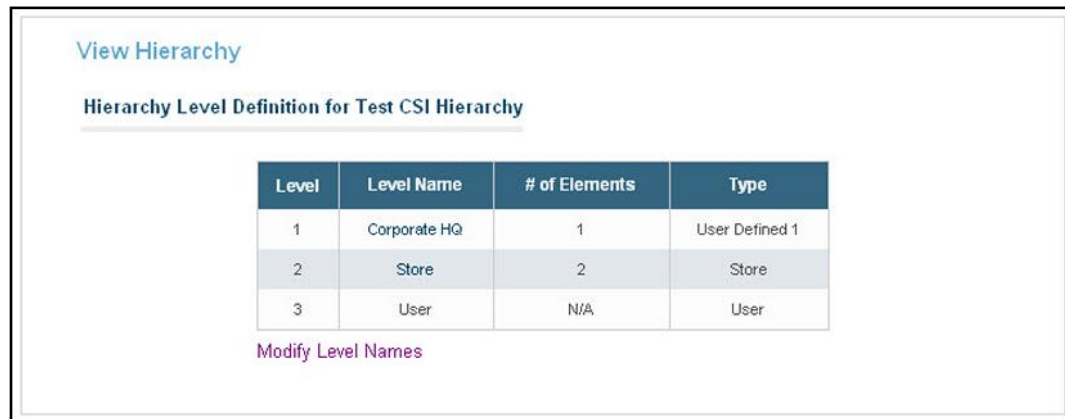
After receiving your initial multi-store administrator password, the hierarchy tree should contain only three levels: the Top level, the Store level, and the User level. Until a merchant creates a hierarchy, the **Modify Hierarchy Definition** link appears on the bottom of the Hierarchy Level Definition page.

Configuring Levels
1. *Click* the **Modify Hierarchy Definition** link.
    This link will only be visible prior to customizing your hierarchy. After organizing the hierarchy, delete everything in the hierarchy in order to set up a new hierarchy. The Modify Hierarchy Level Definition page appears.
2. Only the top level will contain a name. To add levels to the tree, enter the name of the level into the fields provided. Work from the top down. Level names can include corporate, country, region, or division. Leave all unnecessary fields blank.
3. *Click* the **Update Hierarchy** button at the bottom of the page. The Hierarchy Level Definition page appears, showing all the levels that were entered.

Adding Elements to the Tree Structure
1. Click on the level name to view it. A new page appears showing the current elements in the next level down.
2. Click the **Add** link to add an element to the level. The Add Element page appears.
3. Enter a name for the element.
4. Enter a password for the element in the two fields provided.

5. Click the **Submit** button. A page appears with the new element (region) in the list.

Adding Login Information
There is a login ID and password for the element located at the top of the page.
1. Record the ID and password for the element.
2. Give the ID and password to only those who require access at this level. They will only see the information for the stores under that element in the tree.
3. Repeat the steps in "Adding an Element to the Tree Structure" as necessary to add other elements to the level.

At the Store level, enter this information when prompted:

- Store Number
- User ID for that store (the one issued when the store was initially set up)
- Current password for that store number and user ID

Customizing the Product Catalog

Using the Product Catalog saves time when configuring a sale. As multiple items are gathered for purchasing, the subtotal calculates automatically based on the price of the items selected.

To customize your product catalog, mouse over **Administration** in the **Main Menu Bar** and click **Product Catalog** in the popup menu, or from the Administration section, *click* **Product Catalog** on the **Side Menu Bar**.

On this page,
- Add items
- Delete items
- Add Options to items

ADD Items

Enter information about your item in the fields in the **Add an Item** section.

For each item, enter the:
- Item ID
- Description
- Filename
- Unit Cost

When all of the relevant information for your item has been entered, click the **ADD ITEM** button. The item appears in your Catalog in the table in the Product Catalog Items section. A merchant can add up to 200 items.

DELETE Items

Select the item or items to delete in the checkbox next to the item. *Click* the **DELETE SELECTED** button. The item(s) selected are removed from the Catalog table. When an item, is deleted   so are all of the options for that item. There is no way to retrieve the item after it is deleted, other than to re-enter its information and options.

For more information on using the product catalog, see "Using the Product Catalog" on page 20.

Adding Options to Items

A merchant may need to specify certain features about an item in his product catalog from which his customers can select. For example, if a merchant sell t-shirts or shoes, and needs to add the size and color. This can be done by   adding options to your items. Add options to items on the Product Catalog page in the Admin section.

To enter options for a specific item:
1. Locate an existing item in the Catalog table in the Product Catalog Items section in the lower half of the Product Catalog page.
2. Click the **Add/Edit** button in the Options column. The Add Options to Item page appears. The name of the item appears at the top of this page.

The Option Name

To add an option, i.e. size and color, first give the item a name. Enter the option name in the **Option Name** field.

Add Choices

A merchant can enter choices for the option. For example, if your option name is Color, choices might be White, Red, Yellow, or Blue.

Enter your first choice for the option in the **Option Choice** field, then click the **ADD >** button. Your first choice should appear in the list on the right side of the screen. Add as many choices as needed by entering each one in the **Choice** field and clicking **ADD >**. The available choices appear in the list on the right side of the screen in the order entered.

Change the Order

To change the order of your choices, select one of the choices; and click on the up or down arrow to move the choice up or down in the list.

Submit the Option

After entering the option name and its choices, submit the option. Click the **Save Options** button to add the option to the item.

The option appears in the Options Summary table on the lower half of the screen. The option is assigned a number. The name appears in the Option Name column. All the choices appear in a dropdown list in the Option Choices column. The dropdown list of choices is displayed on the Virtual Terminal page.

Delete an Option

To delete any of your options, click the checkbox next to the option name in the first column of the Options Summary table. Click on the **Delete Selected** button located below the table.

Changing an Option

To make changes to an option, first delete it. Next, enter the option as a new option with the changes in the Add an Option section.

Customizing Receipts

To customize your receipts, mouse over **Administration** in the **Main Menu** bar and click **Receipt** in the popup menu, or from the Administration section, click **Receipt** on the **Side Menu Bar**.

This Information (fields) can be added or deleted from a receipt.
- Signature Line
- Transaction Type
- Transaction Origin Indicator

- Credit Card information
- Customer Name
- Address – Shipping & Billing
- Check Routing number

Customizing Your Receipts
1. Choose the **Printer Type.** If a printer is not installed specifically for receipts, select **Normal.**
2. Enter your receipt header in the **Receipt Header** field. Enter up to 24 characters. This text appears towards the top of your receipt.
3. Enter your receipt footer in the **Receipt Footer** field. Enter up to 100 characters. This text appears at the bottom of your receipt.
4. Enter your return policy in the **Return Policy** field. Enter up to 100 characters.
5. Click the **SUBMIT** button.

If the change is successful, the following message appears at the top of the screen: "Your settings have been changed successfully!" If this message does not appear, click the **SUBMIT** button to try the change again.

Whenever one returns to this screen, the current customized text should appear in the **Receipt Header**, **Receipt Footer**, and **Return Policy** fields.

Customizing Virtual Terminal Content

To customize fields shown on the Virtual Terminal page, mouse over **Administration** in the **Main Menu Bar,** and *click* **Virtual Terminal Content** in the popup menu, or from the Administration section, *click* **Virtual Terminal Content** on the **Side Menu Bar**.

All of the fields on the First Data Global Gateway Virtual Terminal POS page are required to process a transaction. The fields outlined in RED are required.

Choosing Content

Choose the fields to appear on your Virtual Terminal pages, *click* the appropriate checkbox in the Display Field column.
- *Click* a checkbox to *add* a field if there is not a check in the checkbox.
- *Click* a checkbox to *remove* a field if there is a check in the checkbox.

When finished making one's selections -
- *Click* the **SUBMIT** button on the bottom of the page. A confirmation message at the top of the page will appear if the change was successful.
-

To restore the default settings –
- *Click* the **Get Defaults** button at the bottom of the page
- *Click* the **SUBMIT** button.

Note: If a merchant remove all the fields within a particular section, the entire section is removed from the Virtual Terminal pages.

Changing Required Fields

A merchant can change which fields are required on your Virtual Terminal page. In the Administration Section of the Virtual Terminal, a merchant can select which fields he wants required to submit a transaction for processing.

Note:
- Some fields that can be designated as a requirement for a transaction to be submitted may not be required for a transaction to be processed.
- All fields related to Product Catalog items and Recurring Payments cannot be required.

Setting Defaults

A merchant can set default values for your fields on the Virtual Terminal page. For example, if a merchant consistently has sales of the same amount, she can set the default value of Total Amount to that specific amount. When a merchant processes an order with the First Data Global Gateway Virtual Terminal, the Total Amount is populated with the default value.

Defaults can be numbers or letters. Therefore, it is important to enter names in the fields as well. Click the **SUBMIT** button after setting the default values. A confirmation message appears.

Turning Auto Calculation On/Off

The First Data Global Gateway Virtual Terminal can calculate the subtotal and total amount for products selected for an order.

When processing an order with this feature enabled, select products from your product catalog and enter values for tax and shipping charges. The Subtotal and Total Amount fields will calculate

If a default value for the Total Amount is chosen, the auto-calculation feature will override the default total amount.

To enable the auto-calculation feature, select the **Yes** radio button in the Auto calculate Sub-Total & Total Fields section. To turn this feature off, select the **No** radio button.

Tax Percentage

On the Virtual Terminal page, enter the sales tax percentage instead of the amount of sales tax to add. Select **Percentage** in the Default column for the Tax field in the Other Fields section. Alternatively, enter a default sales tax percentage value in the **Default** column. Selecting **Exempt?** sets the default tax rate of zero.

General Support

Use the Support section to find help and support about the First Data Global Gateway Virtual Terminal.

The Support section contains links to the:
- Product manuals
- Frequently asked questions (FAQ)
- Support hotline and email
- Online Support Form
- Download Center

The Online Support Form and Download Center are part of the First Data Global Gateway Virtual Terminal application, but the product manuals and FAQs are on First Data web sites that are not part of the First Data Global Gateway Virtual Terminal application. There are two ways to reach the manuals and FAQs:
- Use the **Main Menu Bar** or **Side Menu Bar** to link to a general support page to find the manual or FAQ for a particular product.
- *Click* **Support** on the **Main Menu Bar** and use the buttons on the main Support page to link directly to the manual or FAQ page.

Access the First Data support page to find support materials for a particular product, mouse over **Support** in the **Main Menu Bar** and click **Virtual Terminal Support**, **Connect Support**, or **Global Gateway API Support** in the popup menu, or from the Support section, click the corresponding item on the **Side Menu Bar**.

Note: This sends one to a First Data web site that is not part of the First Data Global Gateway Virtual Terminal application.

Manuals
Click **Support** on the **Main Menu Bar** to open the main Support page; then click one of the **PDF Manual** buttons to access the First Data Support web site containing links to PDF manuals for all products.

- http://www.firstdata.com/en_us/customer-center/merchants/support/first-data-global-gateway-api-software-landing#/content-product-1

Note: The page with the PDF links is a First Data web site that is not part of the First Data Global Gateway Virtual Terminal application.

For detailed instructions on all First Data Global Gateway solutions, please refer to each product's respective manual.

FAQ

Click **Support** on the **Main Menu Bar** to open the main Support page; then click one of the **FAQ** buttons to access the First Data Support web site containing links to FAQs for all products.

Online Support Form

To open the online support form, mouse over **Support** on the **Main Menu Bar** and *click* **Online Support Form**, or from the Support section, *click* **Online Support Form** on the **Side Menu Bar**. Fill out the form and submit it. Ann email is sent to the support department.

Download Center

To open the Download Center, mouse over **Support** on the **Main Menu** bar and click **Download Center** on the popup menu, or from the Support section, click **Download Center** on the **Side Menu Bar**. Download useful files, such as a store PEM file, from the Download Center.

Contact Information

For answers to additional questions, contact Support at globalgateway.support@firstdata.com or 1-888-477-3611. In addition, this information can be found in the Virtual Terminal information menu on the right side of the Support main page.

Demos

There are two (2) Virtual Terminal demonstration models.
1. Narrated Flash Demo – a narrated demonstration on how to process transactions, manage users, and generate reports
2. Interactive Demo - an interactive view that allows one to run simulated transactions, Manage Users, and Generate Reports. For testing purposes, use the following test credit card numbers:
   - 4111 1111 1111 1111 for Visa
   - 5419 8400 0000 0003 for MasterCard
   - 6011000993010978 for Discover
   - 372700997251009 for American Express

Glossary

Account Number
   The account number for a checking or savings account is a unique number that identifies the customer's account. The account number appears on the check next to the transit routing number. The numbers are usually separated by a non-alphabetic, non-numeric symbol.

ACH
   ACH is an abbreviation for Automated Clearing House. Automated Clearing House (ACH) is the name of an electronic network for financial transactions in the United States. ACH processes large volumes of both credit and debit transactions which are originated in batches. ACH allows merchants to accept payments from a customer's checking or savings account.

Acquiring Bank
   An acquiring bank is a bank, which provides a service to its business customers allowing them to accept card payments for goods and services.

Address Verification System
   The Address Verification System (AVS) checks the billing address of the credit card provided with the address on file at the credit card company. The gateway provides an AVS code in each approved transaction result that tells a merchant how well the two addresses match. If they match, there is a lower probability of fraud if there is a discrepancy in either the address or zip code; the probability of fraud is higher.

Merchants can use AVS codes to help protect themselves from chargebacks and fraud.

Antivirus Software

Antivirus software consists of computer programs that attempt to identify, deter, and eliminate computer viruses and other malicious software. Antivirus software typically uses two different techniques to accomplish this: Examining (scanning) files to look for known viruses matching definitions in a virus dictionary. AVS software identifies suspicious behavior from any computer program, which might indicate a computer virus. Such analysis may include data captures, port monitoring, and other methods. Because of the risk of computer viruses doing harm to your computer files, antivirus software is recommended for all Internet users.

Application Programming Interface (API)

First Data Global Gateway API is a tool that allows a merchant to create a customer commerce solution. Our Application Programming Interface (API) allows a merchant to add payment functionality to custom built web sites or online applications.

Authorization

Performs an authorization that reserves funds on a customer's credit card. An authorization does not charge the card until a merchant perform a Ticket Only transaction or confirm shipment of the order. The period during which funds are reserved may be as little as three days or as long as several months.

Authorize Only

An Authorize Only transaction reserves funds on a customer's credit card. An Authorize Only transaction does not charge the card until a merchant perform a Ticket Only transaction and confirm shipment of the order using an option available in the Reports section. Authorize-only transactions reserve funds for varying periods, depending on the issuing credit card company's policy. The period may be as little as three days or as long as several months. For your protection, a merchant should confirm shipment as soon as possible after authorization.

Batch

A group of credit card or check transactions that are submitted together to the payment gateway for settlement. On the payment gateway, batches are submitted automatically once a day.

Blocking and Limiting

If a merchant suspect certain transactions might be fraudulent, a merchant can block further purchases by blocking credit card numbers, persons' names, domain names, and IP addresses or Class C addresses from purchasing at your store. A merchant can limit the amount that any customer can spend at your store by setting a maximum purchase amount. A merchant can set how long automatic lockouts and duplicate lockouts will continue to be blocked.

Browser

Short for web browser, a browser is a software application that enables a user to display and interact with text, images, videos, music, and other information typically located on a web page at a web site on the Internet.

Cable Modem

A cable modem is a type of modem that provides access to the Internet through the cable television infrastructure. Cable modems are primarily used to deliver broadband Internet access, taking advantage of unused bandwidth on a cable television network. If the cable network is shared with many other Internet subscribers, Internet access speed may go down.

Card Code

The card code is the card security code, sometimes called Card Verification Value or Code (CVV or CVC). It is a security feature for credit or debit card transactions, giving increased protection against credit card fraud This code (also known as a CCID or Credit Card ID) is often asked for by merchants to secure transactions when the card is not present, usually occurring over the Internet, by mail, fax, or over the phone. The payment gateway will compare the card code with the code on file at the card-issuing bank. Results of this comparison will show in the transaction approval code. Using the card code results in conjunction with the Address Verification Service (AVS), a merchant can make better-informed decisions about whether to accept transactions. MasterCard, Visa, and Discover credit and debit cards have a three-digit code, called the "CVC2" (card validation code), "CVV2" (card verification value), and "CID" (card identification number), respectively. It is always the final group of numbers printed on the back signature panel of the card. New North American MasterCard and Visa cards feature the card code in a separate panel to the right of the signature strip. American Express cards have a four-digit code printed on the front side of the card above the number, referred to as the CID.

Card-Issuing Bank

A financial institution or bank that issues a credit, debit, or purchasing card to a business or consumer. The card-issuing bank has an address on file for the card, which the Address Verification System (AVS) compares to the address given to the merchant.

Chargeback

A chargeback is a forced refund to the customer through your bank account. Chargebacks can occur with any type of business whether it is online or at an actual store location. Each fraudulent credit card transaction typically results in a chargeback. Credit card associations penalize merchant banks for chargebacks. Naturally, the bank passes the fines on to the responsible merchant, and these penalties can be severe. While consumers are provided with a certain degree of protection if their credit card numbers are stolen and misused, Internet merchants are fully liable for all transactions because Internet transactions are classified as "card-not-present."

Check Number

The check number is a number unique to each check. The check number is always found in the top right corner of the check. The check number is only provided as a reference to process the ACH transaction.

Commerce Service Provider (CSP)

The commerce service provider (CSP) supplies businesses with the tools and services they need to buy and sell products and services over the Internet, and to manage their online enterprises. CSPs can generally host a secure web site that could be connected to a secure payment gateway for selling products or services over the Internet.

Credit

A Credit transaction returns funds to a customer's credit card on orders without an order number. This transaction is intended for returns against orders processed outside the system. Credit transactions are marked as Returns in your reports.

Credit Card

A credit card is a card (usually plastic) that assures a seller that the person using it has a satisfactory credit rating, and that the issuer will see to it that, the seller receives payment for the merchandise delivered.

CVC2

The CVC2 is the card validation code or card code for MasterCard. See the definition for card codes for more information.

CVV2

The CVC2 is the card verification value or card code for Visa cards. See the definition for card codes for more information.

Data Field

A data field is an area on a web form or software application where a merchant can enter information relevant to the name of the field. For example, a merchant would enter the zip code in the data field named zip code.

DDA Number

The DDA (demand deposit account) number is the deposit account held at a bank or other financial institution for the purpose of securely and quickly providing frequent access to funds on demand.

Dial-Up Connection

A dial-up connection is a way to access the Internet through a telephone line. A modem is connected to a computer and a telephone line to dial into an Internet service provider's (ISP) node to establish a modem-to-modem link, which is then routed to the Internet. The speed of dial up connections is usually slower than other Internet access options.

Digital Certificate

A digital certificate is an electronic certificate that establishes the merchant's credentials for performing business on the Internet. It is an encrypted set of information issued by an Internet certification authority i.e. Thawte. Digital certificates are required for merchants who choose to use the API. For other products, the merchant does not need a digital certificate.

Domain Name

A name that identifies a computer or computers on the internet. These names appear as a component of a web site's URL, such as microsoft.com. This type of domain name is also called a hostname.

DSL

DSL (Digital Subscriber Line) is a technology for bringing fast Internet service to homes and small businesses over the wires of a local telephone network.

E-commerce (ECI)

E-commerce (ECI) or electronic commerce consists of the buying and selling of products or services over electronic systems, such as the Internet and other computer networks.

Electronic Check Acceptance (ECA)

With electronic check acceptance (ECA), the check is electronically submitted as a check. The check is no longer usable and the paper check must be voided. The customer signs and receives a paper receipt. ECA services may include a check guarantee service. ECA is used for retail payments only.

Field

A field is an area on a web form or software application where a merchant can enter information relevant to the name of the field. For example, a merchant would enter the zip code in the field named zip code.

Firewall

A firewall is a hardware or software device, which is configured to permit, deny, or proxy data through a computer network which has different levels of trust. A firewall protects the resources of a private network from users of other networks.

First Data Global Gateway Connect

The First Data Global Gateway Connect service is an e-Commerce solution using a hosted payment page. This eliminates some of the complexity and is great for a merchant with limited resources or expertise.

Forced Ticket

A Forced Ticket transaction is a credit card transaction for authorizations a merchant obtained over the phone. It requires a reference number (or approval code) that a merchant should have received when a merchant made the phone authorization.

Hierarchy

A term used to describe the organizational tree structure for multi-store reports. Merchants describe their organization by defining an org chart in the form of a tree structure. The structure is used for combining store reports into groups at different levels. The term hierarchy refers to the entire organizational tree structure containing levels and elements.

HTML

HTML is short for HyperText Markup Language. HTML is a markup language used to structure text and multimedia documents and to set up hypertext links between documents used extensively on the Internet. Other than manually entering transactions using the virtual POS terminal, HTML is the simplest way to send payment transactions to the payment gateway.

HTTP

HTTP (Hypertext Transfer Protocol) is a communications protocol used to transfer or convey information on the Internet. For example, when a merchant enter a URL in your browser, it sends an HTTP command to the web server directing it to receive and transmit the requested web page.

Hyperlink

A hyperlink is a reference or navigation element in a document or web page linking to another section of the same document or web page or to another document or web page that may be on a different web site.

Internet Check Acceptance (ICA)

Internet Check Acceptance (ICA) is the type of check service provided on the payment gateway. ICA uses the Automated Clearing House (ACH) to transfer funds from the customer's account. The account information is entered in an online payment form, and no check is used. The customer may or may not sign a payment form. In either case, the merchant needs a documented record of the customer's authorization to transfer funds from the account. ICA includes an electronic receipt. There is no check guarantee service with ICA. ICA is typically used for mail orders/telephone orders (MO/TO) or e-commerce transactions, but may also be used for retail.

Internet Service Provider (ISP)

An Internet service provider (ISP) is a business or organization that provides consumers or businesses access to the Internet and related services. An ISP can also host a web site.

IP Address

IP address is short for Internet Protocol address. An IP address is a number that is used to identify a specific computer on a network or on the Internet. The format of an IP address is written as four numbers separated by periods. Each number can be from zero (0) to 255. For example, 1.160.10.240 could be an IP address.

Issuing Bank

    The financial institution which *issues* the credit, debit, or purchasing card to the business or the consumer. The issuing bank has an address on file for the card, which the Address Verification System (AVS) compares to the address given to the merchant.

Level

    A level is a single tier in the hierarchy or organizational tree structure for multi-store users. The top level (1) is typically the root (or corporate) level containing one (1) element. The lowest level of the tree is always the User level; the next level up from the lowest is the Store level. Merchants define the number of levels and names of each level for their own organization up to 10 total levels.

Local Area Network (LAN)

    A local area network (LAN) is a computer network covering a small geographic area, like a home, office, or group of buildings. The defining characteristics of LANs, in contrast to Wide Area Networks (WANs), include their much higher data transfer rates, smaller geographic range, and lack of a need for leased telecommunication lines.

Log In

    To log in is the process by which individual access to a computer system is controlled by identification of the user in order to obtain credentials to permit access. It is an integral part of computer security. A user can log in to a system to obtain access, and then log out when the access is no longer needed.

Log Off

    To log off (aka to log out, sign out, or sign off) is to close off one's access to a computer system after previously having logged in. To log out of the system, click the Logout link in the top right corner of the application. To prevent unauthorized users from accessing their account, merchants should always log off and close the browser window when they are finished using the system.

Multi-Store

    Multi-stores are multiple accounts with different store numbers.

Network

    A network is a group of two or more computer systems linked together.

OrderID

    A number assigned to a transaction. A merchant can manually enter a number in this field to assign a proprietary number to the transaction. All OrderID numbers must be unique. If a merchant do not enter a number in this field, the FDGG Virtual Terminal automatically generates an OrderID number. The First Data Global Gateway Web Service API only accepts ASCII characters. The OrderID field cannot contain the following characters: &, %, or /, or exceed 100 characters in length.

Password

    A password is a form of secret authentication data that is used to control access to a resource. It is recommend that users change their password frequently and do not share it with anyone to prevent unauthorized access to their accounts.

Payment Gateway

    A payment gateway is an e-commerce application service that authorizes payments for e-businesses and online retailers. It is the equivalent of a physical POS (Point-of-sale) terminal located in most retail outlets. Payment gateways encrypt sensitive information, such as credit card numbers, to ensure that information passes securely between the customer and the merchant.

PDF File

PDF is short for Portable Document Format. It is the file format created by Adobe Systems in 1993 for document exchange. PDF is used for representing two-dimensional documents in a device-independent and display resolution-independent fixed-layout document format. Internet users need an Adobe Acrobat viewer to open a PDF file, which can be downloaded free at http://www.adobe.com.

Periodic Billing

Periodic billing is recurring payments or the capability to charge customers on a recurring basis according to merchant-defined rules. Gateway products allow a merchant to charge a customer's card in exchange for products and services one or more times every day, week, month, or year.

Plug-In

A plug-in is a hardware or software module that adds a specific feature or service to a larger system. For example, a number of plug-ins for the Mozilla Firefox browser, enable it to display different types of audio or video files.

Point of Sale (POS)

Point of Sale (POS) - purchasing a product from the merchant and the merchant is processing the payment transaction. POS is commonly used to refer to the payment terminals or software merchants use to process the payment transaction.

Protocol

A Protocol is a set of guidelines or rules that help in governing an operation on the Internet and communications over it. There are several different protocols. HTTP is the protocol used for the Internet.

Purchasing Card

A purchasing card is a corporate card used by some companies for their business purchases. When a customer pays for goods or services using a purchasing card, the following information must be included with the order information. This information is optional for a regular credit card transaction: An indication of whether the order is tax exempt. The amount of tax applied to the order. If the order is tax exempt, the tax amount should be zero. A purchase order number associated with the order. One purchase order can apply to several individual orders to allow for delivery of goods over time. If there is not a purchase order associated with the order, the customer must supply some value for the order.

Recurring Payment

The ability to charge customers a dollar amount on a recurring basis according to merchant-defined rules. Gateway products allow a merchant to charge a customer's card in exchange for products and services one or more times every day, week, month, or year.

Return

A Return transaction returns funds to a customer's credit card for an existing order on the system. To perform a return, a merchant need the order number (which a merchant can find in your reports). After a merchant perform a Return for the full order amount, the order will appear in your reports with a transaction amount of 0.00.

Sale

A sale transaction immediately charges a customer's credit card when the batch of transactions is closed.

Secure Shell (SSH)

Secure Shell (SSH) is a network protocol that allows data to be exchanged over a secure channel between two computers.

Secure Sockets Layer (SSL)

Secure Sockets Layer (SSL) is cryptographic protocols that provide secure communications on the Internet, such as transmitting credit card data and other data transfers.

Settlement

Settlement is the completion of a payment transaction. When a transaction is settled, it has been funded and the monies deposited in the merchant account.

Store Name

The store name (also called storename or store number) is a six to ten-digit number needed to identify the merchant. The store name is given to the merchant in the Welcome E-mail. Merchants need the store name, user ID, and password to access the Virtual POS Terminal, as well as reports, admin, and customization functions. The store name is also needed for using the API and other products.

Ticket Only

A Ticket Only transaction is a post-authorization transaction that captures funds from an Authorize Only transaction. Funds are transferred when your batch of transactions is settled. If a merchant enter a larger total for the Ticket Only transaction than was specified for the Authorize Only transaction, the Ticket Only transaction may be blocked. If a merchant enter a smaller amount than was authorized, an adjustment is made to the Authorization to reserve only the smaller amount of funds on the customer's card for the transaction.

Transit Routing Number

A transit routing number is a nine-digit bank code, used in the United States, which appears on the bottom of checks. This code is used by the Automated Clearing House to process direct deposits and other automated transfers.

URL

URL is short for Uniform Resource Locator. The URL is the address for documents and other pages on the Internet. The first part of the address indicates what protocol to use, and the second part specifies the IP address or the domain name where the resource is located.

User ID

For accounts with multiple users, each individual user will be assigned a User ID. The user will need this User ID, along with the store name and password, to log in to the system.

Virtual

Virtual is often used on the Internet to denote a web-based program that functions similarly to a physical device or system. For example, a virtual point-of-sale terminal is a computer program that performs the same functions as a physical point-of-sale terminal.

Void

To void a transaction is to cancel a payment transaction. Merchants can void transactions prior to settlement. Once the transaction has settled, the merchant has to perform a return or credit to reverse the charges and credit the customer's card.

WAN

A WAN is a wide-area computer network that spans a relatively large geographical area. Typically, a WAN consists of two or more local-area networks (LANs). Computers connected to a wide-area network are often connected through public networks, such as the telephone system. They can also be connected through leased lines or satellites.

Web Server

A web server is a computer program responsible for accepting HTTP requests from clients and serving HTTP responses along with optional data contents. The responses are usually web pages, such as HTML documents and linked objects (images, etc.).

XML

XML is the Extensible Markup Language, which is a universal format for the representation of documents and data. It is classified as an extensible language because it allows its users to define their own tags. Its primary purpose is to facilitate the sharing of structured data across different information systems, particularly through the Internet.