



# **User's Guide**

## **3.7**

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## **Section 1: Setup**

This section describes the steps necessary to get your business online and to begin processing in the world of e-commerce.

### **1.1 Your Bank**

In order to process credit card transactions over the Internet, you will need an internet-capable merchant account. Not all banks currently support this type of account, so some thought must be taken when choosing a banking institution. TrustCommerce can help you acquire an internet-capable merchant account if you desire.

### **1.2 TrustCommerce**

To register with TrustCommerce, just give us a call. We will create an account for you, assign a customer ID number for you (hereafter referred to as "custid") and, issue a password, this can usually be done on the same business day. This account can be used for testing both the web API and the TrustCommerce merchant reconciliation interface (described in Section 3) as soon as, you receive your custid and password.

When you are ready to go "live" and start accepting real transactions from customers, we will need the following information from your bank to activate your account.

<b>Company name as it should appear on your customer's credit card statements</b>
<b>City and state (these also appear on customer's statements)</b>
<b>Merchant ID (12 digits)</b>
<b>Acquirer bin number (6 digits)</b>
<b>Agent number (6 digits)</b>
<b>Chain number (6 digits)</b>
<b>Store number (4 digits)</b>
<b>Merchant category code (4 digits)</b>
<b>Terminal number (4 digits)</b>
<b>Terminal ID (8 digits)</b>
<b>Store zipcode (5 or 9 digits)</b>
<b>Store timezone (3 digits)</b>
<b>Merchant location code (5 digits)</b>
<b>Whether your merchant account can accept American Express Cards (yes/no)</b>
<b>Whether your merchant account can accept Discover Cards (yes/no)</b>



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### **1.3 Your Website**

At this point you'll need to acquire one of the TCLink client APIs and have your engineers integrate it into your website application. This process is described in detail the TrustCommerce Web Developer's Guide. If you did not receive a copy of the Web Developer's Guide, please contact your sales representative.

## **Section 2: E-Commerce Fundamentals**

This section outlines terms used in this guide.

### **2.1 Transaction IDs**

All transactions run through the TrustCommerce system are assigned a 13-digit transaction ID in the format **xxx-xxxxxxxxxx**. These IDs are used throughout the vault website and is the best way to refer to specific transactions. They are also used for running two part transactions, as described in Sections 2.2.2 and 2.2.4 (see below).

### **2.2 Action**

"Action" is a short name for the transaction type. This includes sale, preauth, postauth, credit, and chargeback. Detailed descriptions for each Action follows.

#### **2.2.1 Sales**

A sale is the simplest kind of transaction. Cardholder information such as credit card number, expiration date, name and address are entered, as well as transaction-specific information (i.e. amount). Other data, such as shipping information, may be passed as well. Once the TrustCommerce servers receive this information, the bank will be contacted and the sale will be authorized. This process usually takes less than **two seconds**.

The TrustCommerce System is designed for speed and reliability, with 100% processing availability and average transaction times of less than 2 seconds - the fastest in the industry

A sale transaction has several possible outcomes. Normally it should return as "approved". This means that all the information entered was correct and the money will be deposited into your bank account in two to fourteen days, depending on the type of credit card, issuing bank (where your customer's credit was issued) and your bank.

There is no capture or settlement phase to worry about with a sale; once successfully submitted, this type of transaction is complete. The only possible modification you might want to make, at a later date, would be a credit (Section 2.2.4).

#### **2.2.2 Preauths/Postauths**

Although the sale action is the most straightforward, merchants often need a way to authorize the transaction when the sale is made, and later capture the money when the products or services purchased by the customers (s) are fulfilled and completed.



This introduces two new types of transactions, the preauth and the postauth. (The preauth/postauth pair is sometimes referred to as a "chain"; (see section 2.5 for details.) A "preauth" (short for preauthorization) is almost identical to a sale. The only difference is that a preauth only authorizes a transaction: it does not execute it. A preauth does two things : it confirms that the card is valid, and then it reserves the dollar amount specified on that card to be "held" in reserve for your business.

No money has been transferred following a preauth. In order to capture the funds, you must run a postauth (short for postauthorization), passing along the transaction ID returned by the original preauth transaction. You don't need to store the customer's name, card number, or other information; TrustCommerce keeps track of all the relevant data for you. Once a postauth has successfully been submitted, the preauth/postauth transaction pair has had the same effect that a sale transaction would have by itself.

Many preauths expire after 7 days dependant upon the bank that issued your customer his/her credit card(this includes business days and weekends.

The preauth/postauth process is more complicated than a sale, so why bother? Let's look at an example scenario.

Ann runs a webstore selling widgets. Usually she has the widget(s) ordered inventory in stock, and her shipping department can filled the order and send it out to her customers the next business day. However, if she needs to special order certain widget combinations requested by customers it some cases, it frequently takes week or more before she can ship the items. She could have her site run the transactions as sales, but this might have several negative effects:

- Customers who are waiting a long time for their order may be surprised to see that their card has already been charged. Ann would have to face dozens of irate phone calls from customers who were charged weeks earlier but are still waiting on their product.
- In some cases, special orders can't be filled. This could occur, for example, towards the end of a fiscal year as new model widgets are being phased in and the old ones discontinued, in some cases the old-model widget is simply unavailable.

Using the preauth/postauth method, Ann's store would only preauth the customer's credit card at time of sale. Once the item is shipped, Ann runs the postauth. The transaction now complete, she can ship the item and everyone is happy. The customer can not tell the difference between a pre-auth and a sale when they execute the transaction. Visa and MasterCard rules and regulations are very specific, you can not collect the money until you fulfill the order.

If the order takes more than 7 days to fill, or the time between preauth and postauth is more than 7 days, you can always reauthorize the transaction with a "reauth". See section 2.2.3, below.

### 2.2.3 Reauth

Reauthorizations are not a "real" transaction type, but rather another preauth run on the same credit card. The process of executing a reauth on an expired preauths is described in Section 3.7.4.

### 2.2.4 Credits

A credit is the reverse of a sale: it takes money from your merchant account and places it onto a customer's credit card. Like a postauth, the data submitted consists of the transaction ID you would like to credit, and the amount to be credited. (this amount is usually the original amount billed but you could execute a partial credit)

### 2.2.5 Chargebacks

On occasion, even the most meticulous merchants must face the dreaded chargeback. This occurs when a customer calls their credit card company and disputes a charge and requests that the charge(s) be reversed and credited back to their account. When this occurs you will indicate a chargeback in the TrustCommerce merchant database in order to keep your net deposit and other totals properly matching the funds deposited through your merchant account into your depository account.

## 2.3 AVS

AVS stands for Address Verification System. It's an excellent way to reduce credit card fraud for online transactions. If someone is trying to use a lost or stolen credit card on your website, chances are high that they don't know the exact address of the cardholder.

AVS is enabled by default. If you don't wish to use it for your transactions, it can be disabled through the web API. This process is described in the Web Developer's Guide.

Most banks offer a discounted rate for merchants who use AVS for their card-not-present transactions. You should make sure that your TrustCommerce AVS setting matches with the level of AVS you agreed upon with your bank.

AVS is currently only available for purchasers who reside in United States. All International orders will not pass AVS.

## **2.4 Reconciliation**

Reconciliation refers to anything that you, the merchant, must do to 'close' transactions. In the world of point-of-sale devices, this largely revolves around the settlement process. TrustCommerce handles settlement transparently, so you the merchant do not need to ever concern yourself with settlement. However, there are other reconciliation tasks that you may need to handle from time to time. All of these tasks can be done through the vault website. These tasks include postauths, credits, reauths, and chargebacks. (see Section 3 for details and descriptions)

## **2.5 Chains**

A chain is a series of transactions which are linked to one another. The most common type of chain is a preauth/postauth pair. A sale followed by a credit would also form a chain, as does an expired preauth that has been reauthed. Chains are usually only two or three transactions long, but can sometimes be longer in length. For example, if you ran a preauth, allowed it to expire, reauthed the preauth, postauthed the second preauth, and then credited that postauth, you would have a chain consisting of four transactions .



## Section 3: Using the TC Vault

This section describes the function and use of the TrustCommerce merchant reconciliation interface, also known as the vault.

### 3.1 Connecting

To go to the vault website, enter the following address into your web browser:

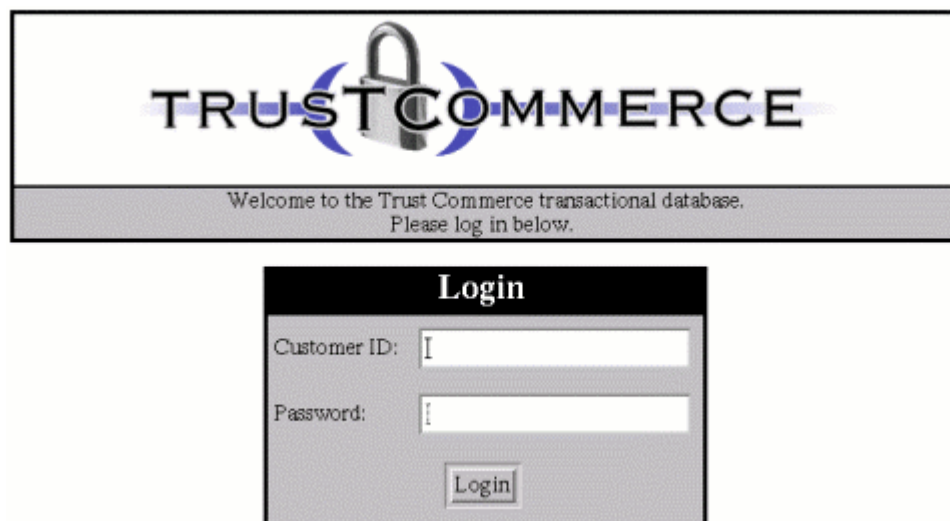
<https://vault.trustcommerce.com>


Note the “s” in “https”. The “s” stands for Secure: connections to the vault website are only allowed through via SSL, the Secure Socket Layer. This keeps your merchant information secure and is in place for your protection.

If you try to connect to the website in an insecure mode, it will redirect your browser to the secure login. Don't worry about whether or not you are in secure mode - the website will not allow you to log in any other way. If you can log in, then your connection is protected & secure.

Some companies have firewalls that prevent access to secure sites from inside their local networks. If you try to connect to the vault website and nothing happens (or your browser reports an error), then this is most likely the case. You should discuss this problem with your local network administrator.

If you connect successfully, you should see a screen that looks like this:

The screenshot shows the TrustCommerce login interface. At the top is the TrustCommerce logo. Below it, a message reads: "Welcome to the Trust Commerce transactional database. Please log in below." Below this is a "Login" box with a black header. Inside the box, there are two input fields: "Customer ID:" and "Password:". Below the password field is a "Login" button.

	
Welcome to the Trust Commerce transactional database. Please log in below.	
<b>Login</b>	
Customer ID:	<input type="text"/>
Password:	<input type="password"/>
<input type="button" value="Login"/>	


Type your custid and password into the spaces provided. Note that the password is case sensitive; if the site is refusing you access but you're sure your custid and password are



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correct, make sure that your capslock is turned off and try again. If you are still having difficulty, contact TrustCommerce Customer Service for assistance.


If you log in successfully, you will be taken to the main menu of the site.



Welcome, **WidgetCorp.**  
Please choose an option from the menu on the left.

Main Menu
<a href="#">Simple Report</a>
<a href="#">Advanced Report</a>
<a href="#">Monthly Summary</a>
<a href="#">Virtual Card Terminal</a>
<a href="#">Account Settings</a>
<a href="#">Downloads</a>
<a href="#">Logoff</a>

Message of the Day
<b>October 2, 2000</b> The reports and report generator have been reorganized for easier navigation. These changes were in response to your feedback, so <a href="#">keep those comments coming!</a>
<b>September 26, 2000</b> Daily e-mail reports are now available in the "Account Settings" section.
<b>September 25, 2000</b> The reports now contain many new options for keeping track of, and reconciling, linked transactions. Browse the reports to see the new features.  And, due to popular demand: there is now a "reauth" button in the transaction detail will allow you to renew expired preauths.

 [Get Help](#)

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## 3.2 Navigation

The navigation bar is located on the left side on most of the TrustCommerce vault site pages.

Main Menu
<a href="#">Simple Report</a>
<a href="#">Advanced Report</a>
<a href="#">Monthly Summary</a>
<a href="#">Virtual Card Terminal</a>
<a href="#">Account Settings</a>
<a href="#">Downloads</a>
<a href="#">Logoff</a>

You can use this bar to navigate through the different areas of the site at any time.

Also available on most pages is a "Get Help" link.



You can click this any time for specific instructions on using the component of the site that you are currently viewing.

### 3.3 Virtual Card Terminal

The Virtual Card Terminal functions as a point-of-sale device. You can use it to run manual transactions whenever you like. This is useful, among other things, for taking orders over the phone. It is provided as a convenience for you, the merchant. You can skip this section if you don't think you'll need the Virtual Terminal.

Virtual Card Terminal	
Action	<input type="button" value="preauth"/>
AVS	<input type="button" value="Off"/>
Card Number	<input type="text"/> required
Exp	<input type="text"/> MMY required
Amount	\$ <input type="text"/> required
Name	<input type="text"/>
Address	<input type="text"/>
Zip	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Country	<input type="text"/>
Email	<input type="text"/>
<input type="button" value="Send Transaction"/>	

Only the top five fields in the Virtual Terminal are required to run a transaction. First, you should select the action, sale or postauth. (See Sections 2.2.1 and 2.2.2 for descriptions of the different action types.) Next is the AVS setting (described in Section 2.3). Make sure to turn it off if you don't plan to enter any of the cardholder's address information.

The rest of the fields are text entry fields for all of the cardholder information. Fill them in as necessary.

The 'amount' field should be in the format x.xx. If you wish to charge \$10.51, enter "10.51" (without the quotes) into the amount field. The decimal point and cents are required - entering just "10" for a ten dollar transaction will not work.

If you omit a required field or misenter some of the data, you may automatically be returned to the virtual terminal with the offending fields highlighted in red. A short description of the error will appear at the top of the page. Correct the error(s) and re-submit the transaction.

If all the data is valid, the transaction will be executed. Within one or two seconds you will be taken to the transaction result screen.

Transaction Results	
Status:	approved
Transaction ID:	004-0000007076
Amount:	\$1.00
AVS:	0

On the transaction result screen you can see whether the transaction was successful or not. If not, it will give you the reason for the decline or error. The transaction ID will also be listed and you might want to make a note of it for future reference. You can always find the transaction again without knowing the transaction ID by using the report generator's sophisticated search functions. (See Section 3.4 for details.)

The types of declines and errors that can occur are listed in the Web Developer's Guide.

If you wish to run a new preauth or sale on a previously utilized credit card ,you can do this without having to type in the credit card number information again by clicking the "Run another transaction on this card" link in the Chain Detail report (see Section 3.5.3).

## 3.4 Transaction Report Generator

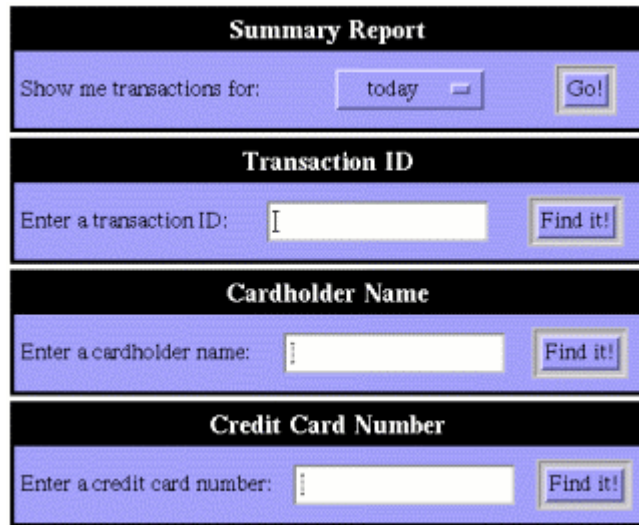
The report generator is a flexible and powerful tool for getting an overview of recent transactions and locating specific transactions. You can even do reconciliation directly from the reports you generate. Like most powerful tools, however, it does take some time to learn all of its features. What is presented here should get you started. As you use the TrustCommerce report system, you'll find yourself becoming adept with it quickly. So don't let its apparent complexity overwhelm you at first.

The top three choices on the navigation bar are Simple Report, Advanced Report, and Monthly Summary. Each of these is best suited for generating a different kind of report. Descriptions of each are listed in the following sections.

Once you have generated a report by one of these methods, you will be taken to the report output itself. This is described in Section 3.6.

### 3.4.1 Simple Report

The Simple Report is the easiest way to generate a report.

A screenshot of the "Simple Report" web interface. It consists of four stacked sections, each with a black header and a light blue body. The first section, "Summary Report", has the text "Show me transactions for:" followed by a dropdown menu showing "today" and a "Go!" button. The second section, "Transaction ID", has the text "Enter a transaction ID:" followed by a text input field and a "Find it!" button. The third section, "Cardholder Name", has the text "Enter a cardholder name:" followed by a text input field and a "Find it!" button. The fourth section, "Credit Card Number", has the text "Enter a credit card number:" followed by a text input field and a "Find it!" button.

There are four boxes in the Simple Report. Each represents a different way to generate your report. Each is described below.

### 3.4.1.1 Summary Report

You can choose to generate a report containing all your transactions for the day, the previous day, current week, or the current month using the selection box. Once you have chosen the report you wish to see, click on the button labeled "Go!" (located on the right)

### 3.4.1.2 Transaction ID

If you know the transaction ID of the transaction you are looking for, type it in here. The ID is in the format xxx-xxxxxxxxxx. Then click the button labeled "Find It!" (located on the right)

### 3.4.1.3 Cardholder Name

You can search by the name of the cardholder by entering their name into the text box. Click the button labeled "Find It!" to begin the search. If you have customers with the same last name, the query or search will list the multiple customers with the same name.

### 3.4.1.4 Credit Card Number

If you know the exact credit card number used for the transaction(s) you wish to find, type it in here and click the "Find It!" button.

### 3.4.2 Advanced Report

The advanced report generator gives you a multitude of search parameters with which to narrow your selection of transactions. This is useful both for finding single transactions for which you don't know the exact transaction ID, and for reducing the size of your report if you have a large number of transactions.

Transaction Date	
Begin:	<input type="text" value="10"/> - <input type="text" value="01"/> - <input type="text" value="2000"/> <input type="text" value="00"/> :: <input type="text" value="00"/>
End:	<input type="text" value="10"/> - <input type="text" value="02"/> - <input type="text" value="2000"/> <input type="text" value="23"/> :: <input type="text" value="59"/>

Action	Cardholder Information
<input type="checkbox"/> Sale	Name <input type="text"/>
<input type="checkbox"/> Preauth	Credit Card Number <input type="text"/>
<input type="checkbox"/> Postauth	
<input type="checkbox"/> Credit	
<input type="checkbox"/> Chargeback	

Status	Transaction Information
<input type="checkbox"/> Approved	Minimum Amount \$ <input type="text"/>
<input type="checkbox"/> Declined	Maximum Amount \$ <input type="text"/>
<input type="checkbox"/> Rejected	
<input type="checkbox"/> Errored	

A number of fields are available for searches. They are divided into five sections, detailed in the following sections. Once you have entered all the relevant parameters, choose one of the report types by clicking either of the buttons at the bottom of the screen. (The report types are described in section 3.6.)



### 3.4.2.1 Transaction Date

This is a date range for the search. Generally this is used to limit the size of the search results for any kind of search. By default it is set to search from the first day of the current month up through the present. If you are searching for a previous month's transaction, you'll need to set the begin date back to an earlier month.

### 3.4.2.2 Action

Here you can check or uncheck the boxes next to each action type to show or hide transactions of that type. (Action types are described in Section 2.2.) By default, only sales, preauths, and postauths are shown.

### 3.4.2.3 Cardholder Information

Enter a name and/or a credit card number into the fields in this box to narrow your search by either parameter.

### 3.4.2.4 Status

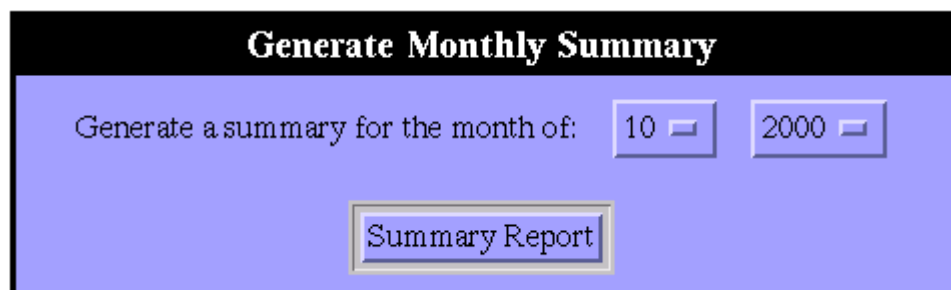
The function of this box is similar to that of the Action box (described in Section 3.4.2.2) except that it filters information based on the result of the transaction. By default, only approved transactions are shown.

### 3.4.2.5 Transaction Information

If you wish to limit your search by the dollar amount of the transaction, you can enter a minimum and maximum amount into this box. Entering the same value into both fields will allow you to find an exact amount. The amount format is similar to that in the Virtual Card Terminal (see Section 3.3).

## 3.5 Monthly Summary

The monthly summary is a quick way to see how many types of transactions have been run during a given month.

A screenshot of a web form titled "Generate Monthly Summary". The form has a light blue background. At the top, the title "Generate Monthly Summary" is in a black box. Below the title, the text "Generate a summary for the month of:" is followed by two input fields. The first field contains the number "10" and the second field contains the number "2000". Below these fields is a button labeled "Summary Report".

Generate Monthly Summary	
Generate a summary for the month of:	<input type="text" value="10"/> <input type="text" value="2000"/>
<input type="button" value="Summary Report"/>	





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By default, the summary will generate a report for the current month. However, you can choose any month and year using the selection boxes on the right. Click on the button labeled "Summary Report" to generate the report you want.

### 3.6 Report Types

Once you have entered the parameter(s) into the version of the report generator you are using, you will be taken directly to the report output. There are several ways to view the report, so we will examine each one: (see below)

#### 3.6.1 Summary Report

Summaries are the most concise type of report. It shows transaction counts sorted by action and shows whether they were "approves", "declines", or "errors". The total amount of money transacted in each action type is listed on the right, and a net income (the sum of your sales and postauths, minus credits and chargebacks) is listed at the bottom.



WidgetCorp  
Summary Report

09-01-2000 00:00 to 09-30-2000 23:59

Action	Approvals	Declines	Errors	Amount Approved
Preauths	5	0		\$209.55
Postauths	3	0		\$190.04
Sales	2	0		\$216.51
Credits				
Chargebacks				

Net Income  
\$406.55

Chain Report

Return to:  
[Report Generator](#)  
[Main Menu](#)


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If you chose to omit some of the action or status types (see Sections 3.4.2.2 and 3.4.2.4), then those columns and/or rows will be greyed out and no data will be displayed.

No reconciliation can be done from the Summary Report. For a closer view, and reconciliation features, you need to switch to the Chain Report. This can be done by clicking on the button labeled "Chain Report" at the bottom of the Summary Report page.

### 3.6.2 Chain Report

In the Chain Report, each chain (see Section 2.5) of transactions get a single line in the report.



Widget Corp  
Chain Report

Transactions	Name	CC	Date	Authorized	Net
2	Henrietta Hildebrandt	<a href="#">4012-XXXX-8909</a>	09-21-2000 12:08	\$25.07	\$25.07
2	Justin Time	<a href="#">6011-XXXX-XXXX-3549</a>	09-21-2000 12:08	\$107.12	\$107.12
2	Susan Forstad	<a href="#">5401-XXXX-XXXX-4535</a>	09-21-2000 12:08	\$57.85	\$57.85
1	Christian West	<a href="#">3723-XXXXXX-31000</a>	09-21-2000 11:59	\$145.01	\$145.01
1	Sandra Collins	<a href="#">4305-XXXX-XXXX-2075</a>	09-21-2000 11:55	\$9.00	\$0.00
1	Paul M Smith	<a href="#">5490-XXXX-XXXX-5349</a>	09-21-2000 11:54	\$71.50	\$71.50
1	Erwin Schubert	<a href="#">4417-XXXX-XXXX-0958</a>	09-21-2000 11:53	\$10.51	\$0.00

Total Transactions: 7

Displayed: 1 - 7

1

Summary Report

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[Report Generator](#)  
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Let's review each column, starting on the left.

**Transactions** is the transaction count for that chain. A single preauth, for example, would only show a "1", since it is a chain only one transaction long. A preauth and a postauth would be "2", and a preauth, postauth, and credit would be "3". Clicking on this number will take you to the Chain Detail Report for that chain, described in Section 3.5.3.

**Name** and **CC** are the cardholder name and credit card number associated with that chain. Clicking on the credit card number will take you to a Chain Report with ONLY transactions from that credit card listed. This is a very useful way to see all of the transactions associated with a single customer.

**Date** is the date of the *most recent* transaction in the chain.


**Authorized** lists the amount of money that has been authorized in that chain. This is the sum of *successful*, non-expired preauths and sales.

**Net** is the amount of money that has been captured in the chain. This is the sum of successful sales and postauths, minus any credits or chargebacks.

At the bottom of the report is a transaction count and a pager for navigating, as well as some links for moving to other reports or leaving the report altogether. All of these are described in Section 3.6.

### 3.6.3 Chain Detail Report

When you click on the number in the leftmost column of the Chain Report, you will be taken to a detailed view & description of that chain. This is called the Chain Detail Report. Here you will see all of the transactions in the chain.



WidgetCorp

Chain Detail Report

Name: Justin Time

CC: 6011-xxxx-xxxx-3549

ID	Date	Amount	Action	Status	Modify
<a href="#">007-0000001020</a>	09-21-2000 12:08	\$107.12	postauth	accepted	<div>\$107.12</div> <div>credit</div>
<a href="#">005-0000004847</a>	09-21-2000 11:57	\$107.12	preauth	approved	captured

[Run another transaction on this credit card](#)

Total Transactions: 2

Displayed: 1 - 2

1

Summary Report

Chain Report

Return to:

Report Generator

Main Menu

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Each line corresponds to a single transaction. The leftmost column contains the transaction ID. Clicking on this number will take you to the Transaction Detail Report, described in Section 3.5.4.

On the right-hand side is the modify column. It is from here that you can do reconciliation on the transaction. This is described in Section 3.7.

The middle columns contain the transaction details: the date and time of the transaction, the amount, the action, and the status.

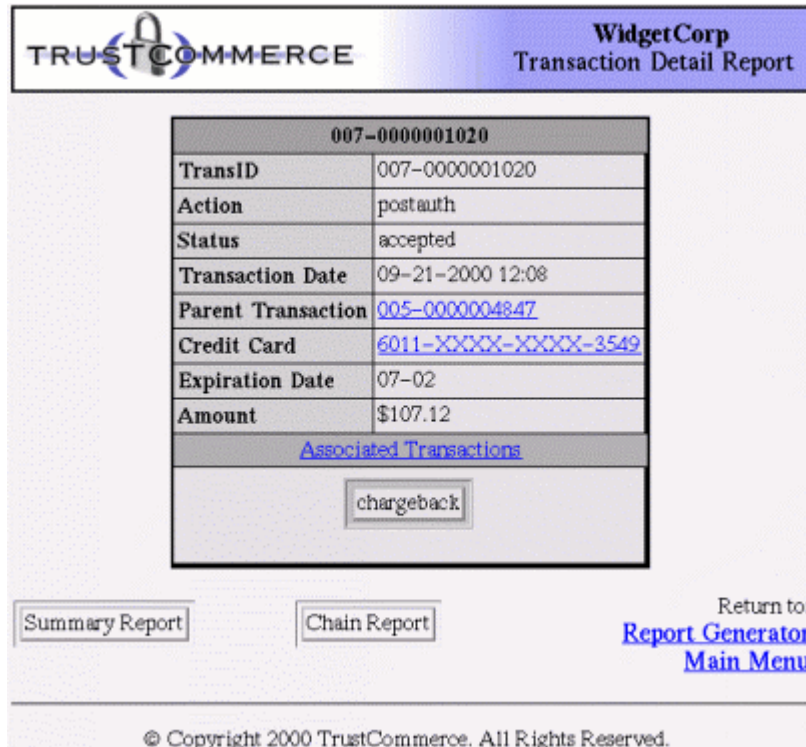
The cardholder name and credit card number are listed at the top of the report.

Just under the table of transactions is a link titled, "Run another transaction on this credit card." Clicking this link will take you to the Virtual Card Terminal, with the credit card information already filled in. Simply enter the amount and transaction type, and run the transaction as you normally would with the Virtual Card Terminal (see section 3.3).

At the bottom are various navigation tools, identical to those found in the Chain Report. You can read more about these in Section 3.6.

### 3.6.4 Transaction Detail Report

Clicking on the transaction ID in the Chain Detail Report will take you to the Transaction Detail Report. This shows you only the single transaction that you have selected.



007-0000001020	
TransID	007-0000001020
Action	postauth
Status	accepted
Transaction Date	09-21-2000 12:08
Parent Transaction	<a href="#">005-0000004847</a>
Credit Card	<a href="#">6011-XXXX-XXXX-3549</a>
Expiration Date	07-02
Amount	\$107.12
<a href="#">Associated Transactions</a>	
chargeback	

Summary Report Chain Report

Return to:  
[Report Generator](#)  
[Main Menu](#)

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All of the data associated with the transaction is listed here. This includes fields visible on the Chain Detail Report including action, status, and date, but it also may include the billing address, business name, email address, shipping information, and any other information that was obtained with the transaction.

There may be several links within the transaction information table. One link is the credit card number. By clicking on this link, you will be taken to a Chain Report which will show the transaction associated with that credit card number.

At the bottom is a link labeled "Associated Transactions." This will take you to a Chain Report showing all of the other transactions associated with this chain. (Most likely, this is the place from which you just came, so it will have the same purpose as the "back" button in your browser.)

Beneath the transaction information table are the report navigation tools, described in section 3.6.

## 3.7 Report Navigation

There are several issues related to report navigation. Besides navigating between the reports (Summary, Chain, Chain Detail, and Transaction Detail), there are also options for viewing transaction chains or chains on a given or specific credit card. These methods of navigation are outlined below:

### 3.7.1 Moving Between Report Views

The four different types of reports provide four different levels of detail at which you can view your transactions. There is always a button (or in one case, two) at the lower left-hand side of the screen. This button allows you to go to nearby report types. Usually these buttons allow you to move back to a more macroscopic view. For example, you can go to a Summary Report when you are in the Chain Report.

In some cases you need to go to a more microscopic view of a particular transaction; in other words -you need to "zoom in." This is usually done by clicking on an identifying number for the chain or transaction in question (listed in the left-hand column of the transaction table). This applies to both the Chain Report (clicking on a chain transaction count will take you to the Chain Detail) and the Chain Detail Report (clicking on a transaction ID will take you to the Transaction Detail Report for that transaction).

Remember, you can always use the "back" button on your browser to return to your previous location.

When there are more transactions in your current view than will fit on a single page you will need to maneuver inside one of the report types. In this case you will see a navigation box below your transaction table.

<div> <a href="#">&lt;&lt; Previous</a> <div> Total Transactions: 123  Displayed: 26 - 50  <a href="#">1</a> <a href="#">2</a> <a href="#">3</a> <a href="#">4</a> <a href="#">5</a> </div> <a href="#">Next &gt;&gt;</a> </div>		
<a href="#">Primary Report</a>	<a href="#">Report Gen</a>	

This table will allow you to move forward or backwards in the selected set by clicking the arrows to the left and right. You can also jump forward to a specific page in the set by clicking on the number of the page in the bottom box.

### 3.7.2 Locating Linked Transactions

Most transaction types are usually linked to other transactions in some form. For example, a preauth and a postauth are linked together; a sale and a later credit; or an expired preauth and its reauth. Normally when you view transactions in the Chain Detail Report, all the linked transactions are listed, so this is the easiest way to find them.

If you are in the Transaction Detail Report, for example because you entered a transID directly in the Simple Report generator, then you can go to a chain view which shows all of the linked transactions by clicking the link, at the bottom, labeled "Associated Transactions."

Sometimes you'll want to find more than just linked transactions, you might want to see every transaction that occurred on a single credit card. In this case you can click on the credit card number in the Transaction Detail Report or the Chain Report and you will be taken to a Chain Report which contains only the transactions for that credit card.

### 3.7.3 Leaving the Report

In the lower right-hand side of each report you will find a pair of links. One link will return you to the report generator, the other link will return you to the main menu. You can use these links to leave the report view and go back to the main area of the website. There you can use the main navigation bar to perform other tasks or log out.

## 3.8 Reconciliation

This section describes the reconciliation process from the merchant website.



### 3.8.1 The Modify Box

Located in the cardholder view of the Credit Card Report (Section 3.5.2), *and* in the Detail Report (Section 3.5.3), there is a column on the right-hand side of the report labeled "Modify".

status	Modify
Accepted	<input type="text" value="\$107.12"/> <input type="button" value="credit"/>
Preauth	captured

For each transaction, there may be a blank space, a dollar amount field and a button reading either "postauth" or "credit", or some text reading "credited", "postauthed", or "charged back". (please see below)

If the space is blank, there is no reconciliation that you can perform on this transaction. Usually it is because this transaction was "declined", "rejected", or there was an error.

If the space contains some text, this text will indicate that the transaction has already been reconciled, and no further action can be taken. For example, a preauth, which has been postauthed, *cannot* be modified further. (If you wish to credit the money back, you need to locate the postauth transaction to do this. ) See Section 3.6.2.

If there is a text field containing a dollar amount and a button, then you can do reconciliation on this transaction. The next three sections below detail the reconciliation options:

### 3.8.2 Postauth

Preauths which have not yet been captured will have a button labeled "postauth" in their modify box. To run the postauth, all you need to do is click on the button. This will take you to a transaction result screen, which is identical to the one which the Virtual Terminal uses (see Section 3.3 for details and a screenshot). Make sure the transaction is successful and make a note of the transaction ID for future reference.

You may notice that there is a dollar amount field next to the postauth button. By default, this amount is set to the amount of the preauth transaction. It is possible to postauth for an amount less than the preauth. If you wish to use a different amount, enter it into the field in the format x.xx (for example, five dollars would be 5.00) and then click the postauth button.

Why would you postauth for less than your preauth? Many times the *exact* amount of the transaction is not known at preauth times. Common reasons include using a gas pump or making phone calls from a hotel. Generally, a hotel clerk may run a preauth for \$100.00 (for example) on your card when you check in. This is for incidentals such as phone calls, room service and pay per movies. When you check out, they can run a postauth for whatever extra services were utilized. If you didn't utilize any additional services they will not postauth for any amount and let the preauth naturally expire.

### 3.8.3 Credit

The process of issuing a credit is almost identical to the postauth process described in the previous section. The main difference is that credits can only be run on approved postauths and sales, as it returns the amount of the transaction to the cardholder rather than capturing it.

Another important distinction is that if you credit the card for less than the original amount, the credit button will not disappear next time you view the transaction. Rather, the amount listed in the text field next to the button will reflect the amount still uncredited on that transaction. If you were to credit it again for the remaining amount, the button would disappear and the text "credited" would appear in the modify box instead.

Let's take an example. Ann runs a Website selling widgets. She has a standing "we'll beat any advertised price" offer. A customer previously purchased an item from her company for \$50, but a few days later located an advertisement for the same item at a competitor for \$40. Ann must now credit them \$10 back to her customer in order to honor her advertisement. Using the report generator (section 3.4), she locates the sale transaction. On the right-hand side she sees the credit button and the amount of \$50.00 listed. She changes the amount in the text box to read \$10.00 and clicks the credit button. The credit is successful and the customer receives \$10 back on their card. Now when she views that transaction in future reports, she will see that the value of \$40.00 is listed in the credit box. If at a later date this rather troublesome customer decides to return the item for a full refund, she can view the sale transaction again, and click the credit button once again. The customer is credited \$40.00. On future viewings of the sale transaction a "credited" text will appear in the modify box and no further reconciliation can be done.

### 3.8.4 Reauth

Preauths expire after seven days. Sometimes you wish to collect the money at a later time; in this case, you will want to use the reauth button which appears next to the expired preauth.

Once you run the reauth, you will be taken to a transaction result screen.



Reauthorization Results	
Status:	approved
Transaction ID:	004-0000007079
Amount:	\$10.51
Postauth Now	<input type="text" value="\$10.51"/> <input type="button" value="postauth"/>

If the reauth was approved, there will be a box at the bottom where you may postauth the transaction immediately. Section 3.7.2 describes the postauth process in more detail.

You can only reauth a preauth once, and after that, the modify box for the old preauth will read "expired/reauthed". You can reauth the new preauth if it expires, however. Using this method you could potentially keep the preauth "alive" indefinitely, producing a very large transaction chain in the process!

### 3.8.5 Chargeback

Chargebacks should (hopefully!) be a rare occurrence, therefore, the button for accessing this function is not in the same place as the normal modify buttons.

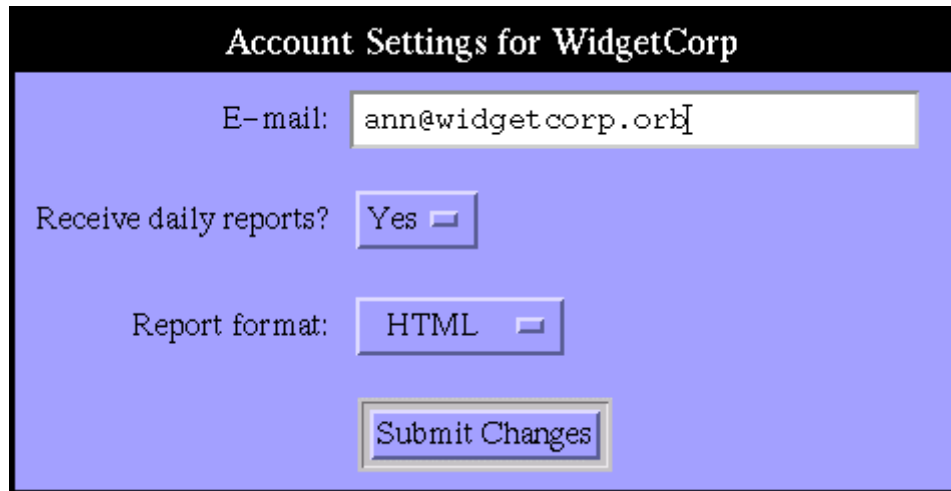
To run a chargeback from the vault website, locate the transaction you want and click on the transaction ID for the detailed transaction view (described in Sections 3.5.2 and 3.5.3). Scroll down to the bottom of the page and you will see the Chargeback button.

Expiration Date	07/02
Amount	\$107.12
<a href="#">Associated Transactions</a>	
<input type="button" value="chargeback"/>	

Simply click on it and a chargeback will be run. No further reconciliation can be performed on this transaction; the modify box will now read "charged back".

### 3.9 Account Settings

By choosing the Account Settings option from the navigation bar, you can view and change the settings for your TrustCommerce merchant account.

A screenshot of the "Account Settings for WidgetCorp" web page. The page has a black header with the title in white. The main content area has a light blue background. It contains three form fields: an "E-mail:" label followed by a text box containing "ann@widgetcorp.orb", a "Receive daily reports?" label followed by a "Yes" button with a dropdown arrow, and a "Report format:" label followed by an "HTML" button with a dropdown arrow. At the bottom is a "Submit Changes" button with a border.

Initially, the e-mail field will be blank. Enter & type in your e-mail address. Then, you can choose from the selection boxes below whether or not you would like to receive a daily report of your transactions in e-mail, and the format for the report. Click the "Submit Changes" button, and your changes will be recorded into the system. You will be returned to the Account Settings screen once the changes are in place, from which you can go to your next destination on the site by choosing an option from the navigation bar on the left.

Daily reports are a convenient way to track your transactions on a day-to-day basis. The reports include both a summary of the previous day, and the month to date. This information is available by manually generating a report, so if you no longer wish to receive the report, you can always return to the account settings screen and turn them off.