



TRUSTCOMMERCE
COMPREHENSIVE | SECURE | TRUSTED

TC Vault User Guide

Version 4.5.1



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TrustCommerce Corporate Headquarters
9850 Irvine Center Drive
Irvine, CA 92618
USA

Toll Free: (800) 915-1680
Phone: (949) 387-3747
Fax: (949) 266-0359

www.trustcommerce.com

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TC Vault User Guide

Summary

The purpose of this document is to provide merchants with the information required to use the full range of features and services available through the TC Vault. For merchants new to processing payments over the Internet, [Appendix A - E-Commerce Terms](#), offers a complete guide to the concepts and terms that make Internet payment processing work.

Find out more about:

- [Introduction](#)
- [Virtual Card Terminal](#)
- [Reconciliation](#)
- [Searching and Reporting](#)
- [Running Reports](#)
- [Downloading Reports](#)
- [TC Vault Passwords](#)
- [TC Citadel](#)
- [Custom Fields](#)
- [TC CrediGuard](#)
- [Quasi-Cash](#)
- [Automated Fulfillment](#)
- [Restaurant](#)
- [Logging Out](#)

Introduction

Summary

The contents of this section describe the TC Vault, which is the merchant's access point to the interactive payment processing and reporting services offered by TrustCommerce.

Topics:

[Getting Ready](#)

[Connecting to the TC Vault](#)

Getting Ready

To use the TC Vault, the following steps must be completed.

Procedure

Merchant/User

To use the TC Vault:

1. Request a TrustCommerce Account.

To register, contact a TrustCommerce Solutions Consultant at 800.915.1680. Registration with TrustCommerce can usually be completed in one business day. Once registered, merchants have full access to a TrustCommerce payment gateway "test" account.

2. Establish a Merchant Account.

To process transactions over the Internet, an Internet-capable Merchant Account is required. Most banks offer Internet Merchant Accounts, but fees and rates can vary widely. Your TrustCommerce Solutions Consultant can help establish the banking relationship that is right for you.

Connecting to the TC Vault

Procedure

Merchant/User

To connect to the TC Vault:

1. To access the TC Vault, type the following URL into your Web browser:
<https://vault.trustcommerce.com>

Notice the “s” in “https.” This signifies a secure connection to the TC Vault website. Connection to the TC Vault is only allowed via Secure Socket Layer, or SSL. This ensures that all information passed over the Internet to the TC Vault is fully encrypted. If you forget to include the “s,” you will automatically be redirected to the secure login page.



Note: Some companies have firewalls that prevent access to secure sites from inside their local networks. This is most likely the case if you are unable to connect to the TC Vault website or if your browser reports an error. Discuss this issue with your local network administrator.

Once connected, you will see the following screen:



The background image will change automatically every time that you refresh the page. This behavior is intentional.

2. Type your **Customer ID** (CustID) and **Password** into the spaces provided.



Note: Passwords are case sensitive. If the site is refusing you access, be sure caps lock is turned off and re-enter the information. If you are still having difficulty, contact TrustCommerce Customer Service for assistance.



Once you login successfully, you will be taken to the main menu of the site.

The screenshot displays the TrustCommerce Vault web application interface. At the top, the header includes the TrustCommerce logo and the word "Vault" in orange. To the right of the header, it shows the user's session information: "TrustCommerce (905700)", the date and time "Oct 17, 2011 11:03 AM PDT", and a "Logout" link. Below the header, a navigation bar contains links for "Quick Search", "Today", "Yesterday", "Month to Date", and "Run a Transaction". On the left side, there is a sidebar menu with sections for "Virtual Terminal Reporting" (containing "Virtual Terminal" and "Reporting"), "Add on Products" (containing "TC CreditGuard", "TC Citadel", "Custom Fields", and "TC Trustee"), "Product Support" (containing "Downloads"), and "Vault Administration" (containing "Users", "Settings", "Change Password", and "Logout"). The main content area features a "Welcome TrustCommerce!" message and a "New! TC Vault 2.8 Recent Updates" section. This section includes a yellow star icon and a list of updates, such as "Refine Search" and "Consolidated Search Function". A "Knowledge Base" link is visible on the right side of the main content area. At the bottom of the main content area, there is a note about customer service contact information.

TrustCommerce (905700)
Oct 17, 2011 11:03 AM PDT
Logout

Quick Search > Today | Yesterday | Month to Date | Run a Transaction

Virtual Terminal Reporting
Virtual Terminal
Reporting

Add on Products
TC CreditGuard
TC Citadel
Custom Fields
TC Trustee

Product Support
Downloads

Vault Administration
Users
Settings
Change Password
Logout

Welcome TrustCommerce! Please choose an option from the menu on the left.

New! TC Vault 2.8 Recent Updates

Refine Search
TrustCommerce has released announcements to the next generation TC Vault. These include:
Refine Search is a new feature to strengthen TC Vault's search capacity and allow merchants to refine or revise search results without hitting the back button on their browsers. In many cases, using the back button deleted the search criteria specified in a previous search session or completely reset the search form.
In order to use the Refine Search function, please follow these steps:
1. From the left navigation menu, click on "Reporting". By default your "Search" tab is selected.
2. Select date range, card type, transaction status, actions, or other fields and press the "Summary Report" or "Chain Report" button to start your search.
3. When the report is generated you will notice a link titled "Refine Search" on the top left corner of your reporting window.
4. Click on the link and a Refine Search window will open automatically in your browser. At this stage the background will intentionally go dark. Notice that your past query is stored.
5. You may modify the fields or values and re-submit the form to generate a new report.
6. If you have made too many selections and would like to purge them, hit "Clear form" to clear your entire past query selections.
7. If you do not want to make changes to your past query, hit the "X" mark in the top right corner of the form, "Esc" on your keyboard, or click away from the form to close it.

Other enhancements

- Consolidated Search Function: Under the Reporting section, the "Simple Report" and "Advanced Report" tabs have been consolidated to simplify the search function. This allows for a centralized location to search for transactions or reports.
- TC CreditGuard: (To view these enhancements, you must have TC CreditGuard enabled.) The "Risk Management" and "Velocity Control" tabs have been consolidated. Previously, merchants had to enable a Velocity option under the "Risk Management" tab and then click on the "Velocity Control" tab to see that section was enabled. In this release, if you enable a velocity option, the appropriate fields will become enabled underneath. (They change color from gray to black and will be editable.) There are two new tabs for Blacklists. One is for Reporting Blacklists and one is for Creating Blacklists.
- TC Citadel: Some fields have been merged and the "Reporting" section has been streamlined to make the interface more intuitive and user friendly.

If you need assistance with any of these enhancements, please contact Customer Service at 800.915.1660 option 3.

Virtual Card Terminal

Summary

The contents of this section describe the Virtual Card Terminal and how it uses your Web browser to provide payment processing services. Credit card or electronic check transactions can be entered directly into the Virtual Card Terminal and payment authorization received. The Virtual Card Terminal is also useful for manually processing phone orders and orders received via mail or fax.

Select from the topics on the right for more detailed information.

Topics:

[Credit Card Preauths and Sales](#)

[Using a Card Swipe](#)

[Processing Payments through ACH](#)

[Batch Processing](#)



Credit Card Preauths and Sales

Overview

To access the Virtual Card Terminal, click on **Virtual Terminal** from the left navigation menu or click on **Run a Transaction** from the **Quick Search** options. By default the **Credit Card** tab is selected for you.

The screenshot displays the TrustCommerce TC Vault interface. At the top, there's a navigation bar with 'Quick Search' and 'Run a Transaction' options. The left sidebar contains a 'Virtual Terminal and Reporting' menu with 'Virtual Terminal' and 'Reporting' links. Below this are 'Add on Products' (TC CreditGuard, TC Citadel, Custom Fields, TC Trustee), 'Product Support' (Downloads), and 'Vault Administration' (Users, Settings, Change Password, Logout). The main content area shows a 'Welcome TrustCommerce!' message and 'New TC Vault 2.0 Recent Updates'. A star icon highlights the 'Refine Search' feature, which allows users to refine search results without hitting the back button. A list of steps explains how to use the Refine Search function. Below this, there's a 'Virtual Terminal' section with tabs for 'Credit Card', 'Card Swipe', 'ACH', and 'Batch Upload'. The 'Credit Card' tab is active, showing a form for transaction entry. The form includes fields for 'Transaction Type' (preauth), 'Address Verification Service (AVS)' (Off), 'Purchase Level' (Standard, Level II, Level III), 'Credit Card Information' (Visa, MasterCard, Discover, American Express, Diners Club), 'Credit Card Number', 'Expiration Date', 'CVV', 'Amount', 'Billing Information' (Name, Address, City, State, Zip, Country, Email), 'Discretionary Fields' (Ticket, Operator), and a 'Go to offline auth terminal' link. A 'Send Transaction' button is at the bottom right.

Quick Search > Today | Yesterday | Month to Date | Run a Transaction

Virtual Terminal and Reporting
Virtual Terminal
Reporting

Add on Products
TC CreditGuard
TC Citadel
Custom Fields
TC Trustee

Product Support
Downloads

Vault Administration
Users
Settings
Change Password
Logout

Welcome TrustCommerce! Please choose an option from the menu on the left.

New TC Vault 2.0 Recent Updates

TrustCommerce has released enhancements to the next generation TC Vault. These include:

Refine Search
Refine Search is a new feature to strengthen TC Vault's search capability and allow merchants to refine or revise search results without hitting the back button on their browsers. In many cases, using the back button deleted the search criteria specified in a previous search session or completely reset the search form. In order to use the Refine Search function, please follow these steps:

1. From the left navigation menu, click on "Reporting". By default your "Search" tab is selected.
2. Select date range, card type, transaction status, actions, or other fields and press the "Summary Report" or "Chain Report" button to start your search.
3. When the report is generated you will notice a link titled "Refine Search" on the top left corner of your reporting window.
4. Click on the link and a Refine Search window will open automatically in your browser. At this stage the background will intentionally go dark. Notice that your past query is stored.
5. You may modify the fields or values and re-submit the form to generate a new report.
6. If you have made too many selections and would like to purge them, hit "Clear form" to clear your entire past query selections.
7. If you do not want to make changes to your past query, hit the "X" mark in the top right corner of the form, "Esc" on your keyboard, or click away from the form to close it.

Other enhancements

Virtual Terminal

Credit Card | Card Swipe | ACH | Batch Upload

* Indicates a required field.

Transaction Type:

Address Verification Service (AVS):

Purchase Level: ☒ Standard ☐ Level II ☐ Level III

Credit Card Information

Credit Card Number:

Expiration Date:

CVV:

Amount: \$

Billing Information

Name:

Address:

City:

State:

Zip:

Country:

Email:




Discretionary Fields




Ticket:

Operator:

[Go to offline auth terminal](#)



Credit Card Transaction Fields		
#	Label	Description
1	Transaction Type	Available actions are preauth and sale. For more information see the "Actions" section of Appendix A - E-Commerce Terms .
2	AVS	<p>Address Verification System (AVS) compares the numeric information submitted with a transaction (street address and Zip code) with the information on file at the card-issuing bank. Options include:</p> <ul style="list-style-type: none">Yes - Transactions that fail AVS will be reported by the Vault as 'declined/AVS.'No - Transactions that fail AVS will be will accepted. <hr/> <p> Note: Transaction will NEVER be declined by the card issuing bank due to an AVS failure. By selecting Yes or No in this drop down list, the individual merchant decides whether to decline or accept transactions that fail the Card Issuing Bank's AVS test.</p> <hr/> <ul style="list-style-type: none">ALL credit card transactions are processed through the AVS system without exception (and regardless of this setting).For more information, refer to AVS in Appendix A or to the Appendix B - Address Verification System (AVS) Response Codes.
Credit Card Information		
	Card Types	This is for information purposes only; the operator can find which Credit Card types are accepted by your organization.
3	Credit Card Number	Enter the credit card or debit card numbers as a continuous number (no spaces or dashes).
4	Expiration Date (Exp)	Enter the Expiration Date of the credit card in "MMYY" format (for example: 0408 for April 2008).
5	CVV	<p>Card Verification Value (CVV), also referred to as CVV2 or CID, is a three- or four-digit code printed on the back of the credit card and is useful for Card Not Present transactions (Mail Order, Phone Order, Web Order) as a means of ensuring that the buyer is in physical possession of the card.</p> <hr/> <p> Note: Some Card Issuers will approve transactions even if the CVV check fails. The TC Vault will ALWAYS report CVV failures as "decline/CVV." For more information, see "CVV" on page 60 in Appendix A.</p>

Credit Card Transaction Fields		
6	Amount	Enter the transaction amount—including the decimal point (5.00 = five dollars).
Billing Information		
7	Name	Enter the complete card holder name as it appears on the card. This is a 60-character free form text field.
8	Address	<p>The credit card statement mailing address. This is an 80-character free form text field.</p> <hr/>  Note: The numeric portion of the address is used as one of the AVS check values.
9	City	The city of the credit card statement mailing address. This is a 40-character free form text field.
10	State	The two-digit state code of the credit card statement mailing address. This is a 20-character free form text field.
11	Zip	<p>The five- or nine-digit Zip code of the credit card statement mailing address. This is a 20-character free form text field.</p> <hr/>  Note: The Zip code is the second value used in AVS checking.
12	Country	The Country that the credit card bill is sent to. This is a 20-character free form text field.
13	Email	This is a 50-character free form text field that will be saved with the transaction and can be downloaded through the TC Vault reporting feature. This field can be used to gather email addresses or any other information that your organization would like to collect about the transaction.
Discretionary Fields		
14	Ticket	<p>This is a 30-character free form text field that will be saved with the transaction and can be downloaded through the TC Vault reporting feature. This field can be used to gather invoice numbers or any other information that your organization would like to collect about the transaction.</p> <hr/>  Note: The Ticket field is indexed within the TC Vault database and is therefore useful for searching when using the TrustCommerce reporting features.



Credit Card Transaction Fields		
15	Operator	This is a 20-character free form text field that will be saved with the transaction and can be downloaded through the TC Vault reporting feature. This field can be used to gather the name of the operator or any other information that your organization would like to collect about the transaction.
Offline Auth Terminal		
16	Go to offline auth terminal	On occasion, a transaction will be declined with a "call" status. In this case, you may call the credit card number listed on the card in order to get a manual authorization for the transaction. Once you have this six-digit number, use the Offline auth terminal to complete processing of the transaction.
17	Send Transaction	Click the Send Transaction button to submit the payment.



Important: If a required field is omitted or fails a format check, a message will automatically appear next to the offending fields with instructions on how to correct them. Correct the error(s) and re-submit the transaction.


Credit Card Information		
Credit Card Number:	<input type="text" value="411111111111"/>	* Invalid format. Expected 12 to 16 numeric digits
Expiration Date:	<input type="text" value="1512"/>	* Invalid format. Expected MMYY

If all data entered is valid, the transaction will be processed. After submitting the transaction, you will be taken to the Transaction Result screen.



Credit Card Transaction Results

The Transaction Result page provides a variety of valuable information including:

TrustCommerce Account Transaction Results	
Status:	approved
Transaction ID:	024-0137212854
Response Code:	00
Description:	Unknown
AVS:	A
Transaction Details	
Date:	11-28-2011 14:38 PST
Transaction Type:	sale
Amount:	\$20.00
Card Type:	Visa
Account Number:	xxxxxxxx-1111
Name:	John Smith
Ticket:	12-1234
Authcode:	123456
Printable Results	
Results Detailed Description	
 The transaction was successful.	



Credit Card Transaction Result Fields		
#	Label	Description
1	Status	Possible transaction status messages include: <ul style="list-style-type: none"> approved - The transaction was successfully authorized. accepted - The transaction has been successfully accepted into the system. declined - This message will display when:<ul style="list-style-type: none"> The card has been refused by the issuing bank. The card failed the AVS check at the Card Issuing Bank and your transaction was submitted with AVS set to 'Yes.' CVV information was submitted and failed the Card Issuers CVV check. call - The transaction was declined, but you may call the credit card number listed on the card in order to get a manual authorization.
2	Transaction ID	The Transaction ID is an important piece of information for you and for your customers. You can always find a specific transaction through the report generator, but knowing the Transaction ID makes searching much easier.
3	Response Code	Depending on the processing platform that you are on, you will see a two or three digit value for this field. For most processing platforms 00 indicates an Approved transaction. Please review the next line for the description of this code.
4	Description	This field delivers the description of the response code for an authorization attempt.
5	AVS	The specific AVS Response Code returned by the Card Issuer. For a complete list of AVS Response Codes and their meaning, see "Appendix B - Address Verification System (AVS) Response Codes" on page 61.
6	Date	The transaction date and time.
7	Transaction Type	This field indicates the type of transaction that was submitted for processing. For more details, see the term Actions in Appendix A — E-Commerce Terms .
8	Amount	The dollar amount of the submitted transaction.
9	Card Type	The card type (Visa, MasterCard, Discover, AMEX, etc.) will be listed here.
10	Account Number	The last four digits of the credit card or the entire routing number are displayed here.



Credit Card Transaction Result Fields		
#	Label	Description
11-13	Customer Info	All of the customer information gathered with the transaction is displayed in these fields.
14	Ticket	The free form text information entered during the transaction is displayed.
15	Authcode	The numeric or alphanumeric code received from the processor in response to a transaction. A value will be provided if the sale transaction had been approved and if the merchant is configured for this response.
16	Printable Results	Clicking on this link will display a version of the transaction results page that is formatted for your printer.
17	Results Detail	This section provides additional information about the transaction. In the event of a declined transaction, the information displayed may be helpful in determining possible reasons for the decline.

Using a Card Swipe

Overview

A Card Present (CP) transaction reduces the potential of fraud transactions: ID can be checked at the point-of-sale, and card holder information can be gathered directly from the magnetic strip on the back of the credit or debit card.

Running a Transaction

A USB “keyboard wedge swiper” is required to use this feature. If your organization is interested in purchasing one or more swipers, contact your TrustCommerce Solutions Consultant. Please follow the steps below to run a transaction by swiping a card through the Virtual Terminal:



The screenshot displays the TrustCommerce Virtual Terminal interface. On the left is a sidebar with navigation links: Virtual Terminal and Reporting (Virtual Terminal, Reporting), Add on Products (TC CrediGuard, TC Citadel, Custom Fields, TC Trustee), Product Support (Downloads), Vault Administration (Users, Settings, Change Password, Logoff), and New! Vault Settings (Use Classic Vault). The main content area is titled 'Virtual Terminal' and has three tabs: Credit Card, Card Swipe (selected), and ACH. Under the 'Card Swipe' tab, 'Step 1' instructs the user to 'Please swipe the credit card through your keyboard or external card swiper now:' followed by a text input field. Below this is an image of a hand swiping a credit card through a black USB keyboard wedge swiper. At the bottom of the main area are logos for Visa, Mastercard, AMEX, Discover, and others. A footer note asks, 'Don't have a keyboard magstripe reader? [Request information](#) on purchasing one.'

Virtual Terminal


Credit Card
Card Swipe







** Indicates a required field.*

Transaction Type:

Address Verification Service (AVS):

Purchase Level: Standard: ☒ Level II: ☐ Level III: ☐


Credit Card Information









Credit Card Number: *

Expiration Date: *

CVV: (?)

Amount: \$ *


Billing Information

Name:

Address:

Credit Card Transaction Result Fields	
Steps	Description
1	From the left navigation menu, click on Virtual Terminal located under Virtual Terminal and Reporting section.
2	On the Virtual Terminal page, select the Card Swipe tab.
3	The cursor will be in the small input box in front of the following sentence: "Please swipe the credit card through your keyboard or external card swiper now." If the cursor is not in this box, use your mouse to manually position the cursor before swiping the card.
4	Swipe a credit card or debit card through your keyboard or external swiper. Depending on the model that you are using, you should hear a beep or the light on the device should blink or change color. If successful, the process automatically advances to the next step.
5	If the swipe is successful, you will automatically be taken to the Virtual Card Terminal. The Card Number, Expiration Date, and Name fields will be automatically populated with the card holder's information.

Credit Card Transaction Result Fields	
Steps	Description
6	Enter the amount that you are going to charge on the card and complete any other required fields that were not populated in the Virtual Card Terminal. Unless specified by your company policy, these fields do not need to be filled in during card-present transactions.
7	Click the Send Transaction button to complete the process.

Failed Transactions

If the card does not read properly it may have a damaged magnetic stripe. In this event, proceed to the standard Credit Card version of the Virtual Terminal and manually key the transaction.

If you've purchased one of the encrypted card readers from TrustCommerce and have received the following error message, please contact your Solutions Consultant or Account Manager:

Error: *The track data you entered was not valid. Please try again.*

In these cases your encrypted device needs to be activated or the serial number needs to be registered in the TrustCommerce system.



Processing Payments through ACH

Overview

Automated Clearing House (ACH) transactions, also known as electronic checks, can be accepted and authorized as quickly as credit card transactions through the TrustCommerce ACH Virtual Terminal.



Important: Most ACH platforms only verify the validity of bank routing and account numbers. There is no guarantee that the funds will be available when settlement takes place two or more days later.

The ACH Virtual Terminal

To access the ACH Virtual Terminal, click on the Virtual Terminal from the left navigation menu. On the Virtual Terminal page select the ACH tab. You will be presented with a list of required and optional fields. The definition of each field is provided on the next page.

Virtual Terminal and Reporting

- Virtual Terminal
- Reporting

Add on Products

- TC CrediGuard
- TC Citadel
- Custom Fields
- TC Trustee

Product Support

- Downloads

Vault Administration

- Users
- Settings
- Change Password
- Logoff

New! Vault Settings

- Use Classic Vault

Virtual Terminal

Credit Card | Card Swipe | **ACH** | Batch Upload

* Indicates a required field.

Transaction Type:

ACH Information

NAME: 0123 (IN ENCLAVE)
ADDRESS:
CITY, STATE, ZIP: DATE:
AMOUNT: \$ DOLLARS

BANK NAME:
ADDRESS:
CITY, STATE, ZIP:

00101 2345678901 012345678901234 0123

Bank Routing Number: Bank Account Number: Check Number:

Routing Number: *

Account Number: *

Amount: \$ *

Billing Information

Name:

Address:

City:

State:

Zip:

Country:

Email:

Discretionary Fields

Ticket:

Operator:



ACH Transaction Fields		
#	Label	Description
1	Action	The only allowed action for ACH is sale.
2	Routing Number	The routing number is the first block of nine numbers on the customer's check (please use the sample check image as a reference to locate the routing number). This is a required field.
3	Account Number	The account number is the second block of numbers on the customer's check (please use the sample check image as a reference to locate the account number). This is a required field.
4	Amount	Enter the amount with a decimal point (e.g., 5.00).
5	Customer Info	The remaining fields in the Virtual Terminal display are optional. All information entered is captured by the TC Vault and made available through TC Vault reports.
6	Send Transaction	Click the Send Transaction button to transmit the electronic check for processing.



Batch Processing

Overview

The Batch File Upload feature allows the client to submit a large number of transactions (preauths, postauths, credits) in a single file for immediate settlement.




Important: It is highly recommended that credit cards, ACH transactions and TC Citadel (BillingID based) transactions be submitted in separate files.

File Naming Convention

While there is no required naming convention, the standard established in the following table is recommended.



Important: Using spaces or special characters in the file name will prevent the batch from being processed.

File Naming Convention Standards	
Recommended File Name	Description
batch-[custid]-[mmddyy][x].txt	<p>This is the input file containing the list of transactions to be processed.</p> <p>This file MUST be in comma separated values (CSV) format and the first row MUST contain the TrustCommerce field names for all fields that you choose to include. Individual records are not required to contain values for each field.</p> <ul style="list-style-type: none"> [custid] is your numeric TrustCommerce custid. [mmddyy] is a numeric date. [x] is an optional alpha identifier to distinguish batches if multiple batches are sent in one day. <p> Note: Do not include the "[" or "]" characters in the file name.</p>
result-[your file name].txt	<p>The results file TrustCommerce returns will use your file name with the prefix "result-." This file contains a response record for each transaction record sent in the batch file.</p>



Note: The records in the results files may not be sequenced in exactly the same order as the original input file. If a more definitive identifier is needed for each record (i.e., invoice number), include the identifier in the ticket field of the input file. This value will be echoed in the ticket field of the results file. See the examples below.

Sample Batch Upload File

A sample batch upload file may look like the following:

```
ticket,action,cc,exp,amount,name,email
01-1224,sale,4111111111111111,0404,999,Test
Person,person@example.com
00-1175,preauth,4111111111111111,0404,333,Test
Person,person@example.com
```

Sample Batch Response File

The response file will contain one response record for each uploaded transaction record. A sample response file may look like the following:

```
ticket,status,transid,billingid,declinetype,errortype,offenders,avs
01-1224,approved,010-0001364786,,,,,N
00-1175,approved,010-0001364785,,,,,N
```

Uploading A Batch File

To upload a batch file:

1. First, click on **Virtual Terminal** from the left navigation menu.
2. On the **Virtual Terminal** page, click on the **Batch Upload** tab.
3. Once you have constructed your batch file, simply click the **Browse** button on the **Batch File Upload** page to locate the file on your local computer.
4. After you have made your selection, click the **Upload Batch** button to initiate the upload. The file may take a few minutes to upload, depending on the size of the batch file and the speed of your Internet connection.



Real-Time Status Reporting

Clicking the View Batch Results link displays the processing of a batch in real-time. The number of completed transactions will be displayed, as well as an estimated time to completion. Clicking the browser Refresh button will update the page with a current progress update.

Email Status Reporting

Email is the primary means used by the Batch Processing service to provide status updates. To set up or change an email address, please contact a TrustCommerce Customer Service Representative.

After uploading the file, the system will respond immediately with an "Acknowledged" email with a subject similar to the following:

Subject: Batch File [your file name] Picked Up

The content of the mail will provide processing statistics including the number of records found in the file.

When processing is complete, a second email will be sent to the specified address with a subject line similar to the following:

Subject: Batch File [your file name] Complete

The body of this email will contain relevant information including the number of approvals, declines, accepts and settlements. In the event there is a problem with the uploaded file, the "processed" email will provide additional information. For example, the following message indicates that the input file had a record with an extra comma.

**Batch file _batch-xxxxxx-051103-1.csv has an invalid file format.
 Died on line 209 because the line has 9 column(s).|
 No transactions were processed.**

Download Results File

Once the processing of a batch completes, the results file is made available for downloading from the TC Vault. Click the View Batch Results link, then on the file name of the completed batch. Save the file to your local computer and review the results at your convenience.

Reconciliation

Summary

The contents of this section describes reconciliation, which refers to steps required to close or adjust transactions. TrustCommerce handles settlement transparently, relieving merchants of the responsibility. However, there are other reconciliation tasks that may need to be handled, all of which can be done through the TC Vault website. These tasks include postauths, credits, reauths, and chargebacks.

Select from the topics on the right for more detailed information.

Topics:


[The Modify Box](#)[Postauths](#)[Credits](#)[Voids](#)[Reversals](#)[Chargebacks](#)[Reauth](#)



The Modify Box

Overview

A critical tool for reconciliation is the Modify Box. The Modify Box can be found in the far right hand column of the Detail Report.

CC: xxxxxxxxxxxx-1111 

ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0137233209	11-28-2011 18:26:27 PST	\$14.99	preauth	approved	00	Unknown	<input type="text" value="\$14.99"/> <input type="button" value="postauth"/>

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

[Download CSV](#)

Next to the transaction amount in the Modify Box is a button that shows the allowable [action](#). In the example above, since the original transaction was a preauth, the only allowable transaction is a postauth. Other possible values are "credit", "void" and, if the original auth has expired, "reauth."

A new line is created each time the **Modify** button is clicked. A multi-step transaction might look like this:

Name: YOU/A GIFT FOR CC: xxxxxxxxxxxx-9923 

ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0137233422	11-28-2011 18:33:14 PST	\$12.55	credit	accepted		Unknown	<input type="button" value="void"/>
024-0136287743	11-16-2011 16:03:19 PST	\$12.55	sale	approved	00	Unknown	credited

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

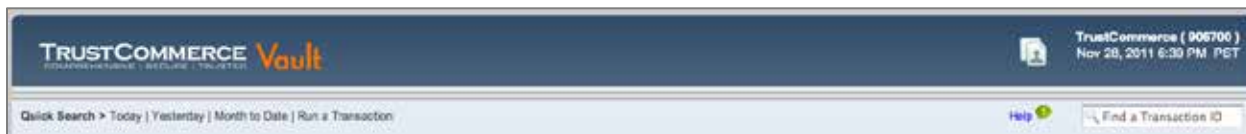
[Download CSV](#)

As you can see, this transaction has been fully credited. Details of each type of reconciliation follow.

Postauths

Overview

Once a credit card transaction has been preauthed, a second step, a postauth, must be initiated to complete the transfer of funds into the merchant's account. To complete a postauth, you must go to the Transaction Detail page, either by entering the transaction ID in the header of the TC Vault home page and pressing enter, or by searching for the transaction from the reporting page.



The transaction will be displayed as follows:

CC: xxxxxxxxxxxx-1111 


ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0137286754	11-29-2011 09:46:47 PST	\$20.00	preauth	approved	00	Unknown	<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; padding: 2px 5px; margin-right: 5px;">\$20.00</div> <div style="border: 1px solid #ccc; padding: 2px 5px;">postauth</div> </div>

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

Summary Report

Chain Report

[Download CSV](#)


Postauth Transactions	
#	Description
1	<p>By default, the amount to be postauthed is set to equal the amount of the preauth. It is possible to postauth for an amount other than the preauth amount. 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.</p> <div style="border: 1px solid orange; padding: 10px; margin-top: 10px;">  <p>Important: A postauth for more than the preauth amount will be rejected by the system.</p> </div>
2	Complete the Postauth by clicking the postauth button.
3	Another convenient feature of the Transaction Detail page is the ability to run additional transactions against the same credit card. Clicking this link will open the Virtual Card Terminal with all of the information from the original transaction pre-loaded.
4	Clicking the Summary Report or Chain Report button will produce a report listing all transactions executed "today" against the current credit card.
5	A CSV (Excel spreadsheet) download is available for the specific transaction(s) being displayed.



Postauth Results

After clicking on the **postauth** button, the authorization screen will be displayed.

- | The postauth results page includes complete information about the transaction and provides a new transaction ID.
- | If there was a problem with the transaction, helpful text will be displayed in the Results Detailed Description area.

TrustCommerce Account Transaction Results	
Status:	accepted
Transaction ID:	024-0137287259
Response Code:	
Description:	Unknown
Transaction Details	
Date:	11-29-2011 09:51 PST
Transaction Type:	postauth
Amount:	\$20.00
Account Number:	xxxxxxxx-1111
Printable Results	
Results Detailed Description	
 The transaction was successful.	


Credits

Overview

The process of issuing a credit is almost identical to the postauth process described in the previous section. The main difference is that a credit can only be applied to approved postauths and sales, and only for an amount less than or equal to the authorized balance.

If you credit the card for less than the original transaction amount, the credit button will remain available. 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.

To process a credit, go to the **transaction detail** page, adjust the amount, and hit the Credit button.

Name: Alecia Rhoe CC: xxxxxxxxxxxx-2015 

ID	Date	Amount	Action	Status	Response Code	Description	Modify
027-0035055056	11-28-2011 22:33:50 PST	\$13.40	postauth	accepted		Unknown	<input style="width: 50px;" type="text" value="\$13.40"/> <input type="button" value="credit"/>
027-0035055050	11-28-2011 22:33:46 PST	\$13.40	preauth	approved	00	Unknown	captured

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


[Download CSV](#)

Credit Transactions	
#	Description
1	To complete a credit, enter the amount to be credited.
2	Click the credit button.




Credit Results

The results will be displayed as a standard results page:

TrustCommerce Account Transaction Results	
Status:	accepted
Transaction ID:	024-0137292041
Response Code:	
Description:	
Transaction Details	
Date:	11-29-2011 10:40 PST
Transaction Type:	credit
Amount:	\$20.00
Card Type:	Visa
Account Number:	xxxxxxxx-1111
Printable Results	
Results Detailed Description	
 The transaction was successful.	

Returning to the Detail Report will reveal all three transactions in the “chain” for this credit card.

CC: xxxxxxxxxxxx-1111					
ID	Date	Amount	Action	Status	Modify
027-0035171959	11-29-2011 09:31:45 PST	\$10.00	credit	accepted	
027-0033297809	11-17-2011 06:23:15 PST	\$10.00	postauth	accepted	credited
027-0033235043	11-16-2011 16:38:15 PST	\$10.00	preauth	approved	captured

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

[Summary Report](#) [Chain Report](#)

[Download CSV](#)

No further transactions can be completed against this chain.



Voids

Overview

Voids are used to cancel a sale, postauth, or credit before the transaction has settled. This means that the Void must be processed on the same day that the original transaction was created.

ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0137292833	11-29-2011 10:49:27 PST	\$35.00	sale	approved	00	Unknown	<button>void</button>

To process a Void, find the original transaction in the Chain Report and click the **Void** button.



Notes: (1) The Void feature must be enabled on your TrustCommerce Merchant Account. (2) When enabled, same-day credits are not available.

Reversals

Overview

Reversals are used to cancel preauths. Reversals allow the merchant to release cardholder funds that have been allocated to the merchant and in so doing, restore the available credit on the cardholder account.

ID	Date	Amount	Action	Status	Modify	
027-0035226355	11-29-2011 12:54:03 PST	\$70.00	preauth	approved	<input type="text" value="\$70.00"/>	<input type="button" value="postauth"/> <input type="button" value="reversal"/>

To process a Reversal, find the original transaction in the Chain Report and click the **Reversal** button.



Notes: (1) The Reversal feature must be enabled on your TrustCommerce merchant account. (2) Reversals are currently supported for Visa and MasterCard only.



Chargebacks

Overview

Chargebacks occur when a customer calls their credit card company to dispute a charge and requests that the charge be reversed and credited back to their account.



Note: Chargebacks DO NOT return any money to the customer. Only credits do that. The ONLY function of a chargeback is to balance your books in recognition of the fact that the bank has ALREADY issued a credit to your customer (and against your account.)

To process a chargeback in the TC Vault, you must first bring the original transaction up on your screen. To access the Chargeback function, click the transaction ID.

ID	Date	Amount	Action	Status	Modify
027-0035230980	11-29-2011 13:09:37 PST	\$60.00	sale	approved	\$60.00 <input type="button" value="credit"/>

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

[Download CSV](#)

The transaction detail screen will be displayed.


024-0136349926	
TransID	024-0136349926
Action	sale
Status	approved
Response Code	00
Description	Approved Completed Dynamic Key Accepted
Transaction Date	11-17-2011 11:40:31 PST
Account	xxxxxxxxxxx-1111
Expiration Date	12/2015
Media Type	Visa
Amount	\$12.00
AVS	0
Authcode	123456
CVV Checked?	Y
Entry Mode	Key Entered
Associated Transactions	
Printable Results	
MM	DD
YYYY	<input type="button" value="chargeback"/>



Chargeback Transactions		
#	Label	Description
1	Date	Enter the date to be associated with the chargeback.
2	Chargeback	Click the chargeback button to complete the process. After clicking the button, you will be prompted by the system and reminded that chargebacks and credits have very different purposes. Affirm your intention and the chargeback will be complete.

Chargeback Results

The chargeback results page will confirm that the chargeback was successful.

TrustCommerce Account Transaction Results	
Status:	accepted
Transaction ID:	024-0137308222
Response Code:	
Description:	Unknown
Transaction Details	
Date:	11-29-2011 13:24 PST
Transaction Type:	chargeback
Amount:	\$12.00
Printable Results	
Results Detailed Description	
 The transaction was successful.	

Reauth

Overview

Within the TC Vault, preauths expire after 14 days. In some instances you may need to collect the money at a date beyond the 14th day. In this case, you must use the reauth button that appears next to the expired preauth. Because the issuing bank may have released the preauthorized amount in the interim, there is no guarantee that the funds will still be available.


CC: xxxxxxxxxxx-1111 

ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0134872635	11-01-2011 17:18:03 PDT	\$33.99	preauth	approved	00	Unknown	\$33.99 <input type="button" value="reauth"/>

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

[Download CSV](#)

Once you run the reauth, you will be taken to a transaction results screen. If the reauth was approved, there will be a new box at the bottom of modify section where you are able to postauth the transaction immediately.

CC: xxxxxxxxxxx-1111 

ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0137309121	11-29-2011 13:29:17 PST	\$33.99	preauth	approved	00	Unknown	\$33.99 <input type="button" value="postauth"/> <input type="button" value="reversal"/>
024-0134872635	11-01-2011 17:18:03 PDT	\$33.99	preauth	approved	00	Unknown	expired/reauthed

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

[Download CSV](#)



Important: You can only reauth a preauth once; afterwards, the modify box for the old preauth will read "expired/reauthed." However, you can reauth the new preauth if it expires. Using this method, a preauth could potentially be kept "alive" indefinitely, producing a very large transaction chain in the process!

Searching and Reporting

Summary

The contents of this section describes how, in the TC Vault, reporting is simply an extension of searching. It is important to note, however, that access to the reporting feature may vary from user to user. For example, Managers have reporting access to all transactions, Operators can only see their own transactions, and Virtual Terminal Only Operators have no reporting privileges at all.

The report generator is a flexible and powerful tool for locating and reviewing any transaction or group of transactions ever processed through the TC Vault.

Select from the topics on the right for more detailed information.

Topics:

[Introduction to Reports](#)

[Moving Between Report Views](#)

[Multi-Page Reports](#)

[Locating Linked Transactions](#)

[Refine Search Results](#)

[Report Types](#)

[Summary Report](#)

[Chain Report](#)

[Detail Report](#)

[Transaction Detail Report](#)

[Bank Settlement Report](#)

Introduction to Reports

Overview

There are five basic report types available:

Basic Reports	
Type	Description
Summary Reports	Summary Reports reveal top-level "roll-up" information, including transaction counts and dollar totals.
Chain Reports	A chain is a series of transactions that are linked to one another. Chain Reports allow you to view the top of each chain and drill down into chain detail.
Detail Reports	These reports provide details about each individual transaction that makes up a single chain, and also support drilling down into Transaction Detail.
Transaction Detail Reports	This is the lowest level of detail, providing all of the specifics about a single transaction.
Bank Settlement Reports	This report lists all of the payment batches that have been processed for the merchant and includes drill down capability to the transaction detail level.

Moving Between Report Views

Overview

The different types of reports provide four different levels of detail. Typically, there are navigation buttons at the bottom of each report that allow you to go to other report types, such as moving to a Summary Report when you are in the Chain Report.

In addition, many reports have clickable links embedded in the text that provide access to additional detail.



Multi-Page Reports

Overview

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.

<< Previous		Total Chains: 20919		Next >>	
		Displayed: 26 - 50			
1	2	3	4	5	6
7	8	9	10	11	Next

The navigation box will allow you to move forward or backwards in the selected set by clicking the Next or Previous links. You can also jump forward to a specific page in the set by clicking on the number of the page in the bottom box.

Locating Linked Transactions

Overview

Most transaction types are linked to other transactions in some form. For example, a preauth and a postauth are linked together. The easiest way to find linked transactions is through the Chain Report. There is also an “Associated Transactions” link on the Transaction Detail Report.

Refine Search Results

Overview


In many reporting cases clicking the back button will remove your search criteria. TrustCommerce has introduced the Refine Search capability so you can have access to your past query at any given time. In order to use the Refine Search function, please follow the steps below.

Procedure

Merchant/User

To refine search results:

1. Run chain report or summary report from the reporting page or by using **Quick Search** links.
2. When the report is generated, look for the **Refine Search** icon on the left side of the reporting pane.
3. Click on Refine Search.



The screenshot shows the 'Chain Report' interface. At the top, there are three tabs: 'Search', 'Month Summary', and 'Bank Settlement'. Below the tabs, there is a 'Refine Search' icon (a magnifying glass with a blue arrow) on the left. In the center, there is a table with the following columns: Transactions, Name, Account, Date, Authorized, and Captured. The table contains two rows of data.

Transactions	Name	Account	Date	Authorized	Captured
2		xxxxxxxxxxxx-1111	11-29-2011 13:29 PST	\$33.99	\$0.00
1		xxxxxxxxxxxx-1111	11-29-2011 10:57 PST	\$15.00	\$0.00

4. The search page will automatically open, preserving your previous search criteria. During this process the background will go dark. This is an intended behavior.
5. Make the necessary changes to the transaction info or search criteria.
6. Click on **Summary Report** or **Chain Report** to generate a new report. You can also clear the form if you need to.



Month to Date | Run a Transaction

Help Find a T

Refine Search

Transaction Details

☒ Today ☐ Yesterday ☐ This Week ☐ Last Week ☐ This Month ☐ Last Month ☐ Other

Begin: 01/07/2011 00:00 PST

End: 11/29/2011 23:59 PST

Cardholder Information:

Credit Card Number:

Name: Test

Amount:

Type: ☒ VISA ☒ MasterCard ☒ Discover ☒ American Express ☒ Other ☒ ACH

☒ Demo ☐ Live

Action: ☒ Sale ☒ Preauth ☒ Postauth ☐ Reversal ☐ Void ☒ Credit ☒ Chargeback

Status: ☐ Approved ☐ Declined ☐ Rejected

Other Categories:

Enter a Ticket Number:

Operator: All

Summary Report Chain Report Clear Form

xxxxxxxxxx-1111 11-21-2011 13:57 PST \$14.55 \$14.55

7. Repeat steps 1 to 5 to receive the expected results.
8. To close the **Refine Search** page, click on the X mark on the top-right corner, hit Esc from your keyboard, or click away from the active screen.

Reports Types

Summary

The section provides detailed information about the types of reports that can be created and an overview of their contents.

Select from the topics on the right for more detailed information.







Topics:

[Summary Report](#)[Chain Report](#)[Detail Report](#)[Transaction Detail Report](#)[Bank Settlement Report](#)



Summary Report

Overview

November 2011							
Type	Transactions	Healthcare	Prescription	Authorized	Captured	Credited	Reversal
	9	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	13737	\$30,577.91	\$30,577.91	\$544,639.90	\$546,120.81	(\$14,520.80)	\$0.00
	7923	\$25,962.06	\$25,962.06	\$330,868.87	\$331,600.08	(\$7952.46)	\$0.00
	915	\$175.93	\$175.93	\$42,317.43	\$42,499.43	(\$1676.18)	\$0.00
	2230	\$7.50	\$7.50	\$94,050.55	\$94,273.81	(\$2213.13)	\$0.00
	67	\$0.00	\$0.00	\$5026.09	\$5026.09	\$0.00	\$0.00
Total	24881	\$56,723.40	\$56,723.40	\$1,016,902.84	\$1,019,520.22	(\$26,362.57)	\$0.00

Action	Approvals		Declines		Errors	
Sale	15827	\$900,531.81	993	\$63,588.16	0	\$0.00
Postauth	3651	\$118,988.41	1	\$16.00	0	\$0.00
Credit	594	\$26,362.57	0	\$0.00	8	\$366.65
Preauth	3648	\$118,141.18	159	\$5161.08	0	\$0.00

Net Income
\$993,157.65

Chain Report

Summaries are the most concise type of report. They show:

Summary Report Contents		
#	Label	Description
1	Report Title	The report title shows the date range covered by the report.
2	Credit Card Summary	This provides a count of transactions by credit card type, followed by the total dollar amounts authorized and captured, and the dollar value of any credits that were applied.
3	Actions Summary	The Actions Summary shows a count of transactions by action with dollar totals for approvals, declines, and errors for each action type.



Summary Report Contents		
#	Label	Description
4	Net Income	Net Income reveals the sum of sales and postauths minus credits and chargebacks, and is listed at the bottom.
5	Chain Report Button	No reconciliation can be done from the Summary Report. For a closer view and for 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.

Chain Report

Overview

A chain is a series of transactions that are linked to one another. The most common type of chain is a preauth/postauth pair.

Chain Report

Search

Month Summary

Bank Settlement

 Refine Search

Transactions	Name	Account	Date	Authorized	Captured
2 		xxxxxxxxxx-1111	11-29-2011 13:29 PST	\$33.99	\$0.00
1 		xxxxxxxxxx-1111	11-29-2011 10:57 PST	\$15.00	\$0.00
1 		xxxxxxxxxx-1111	11-29-2011 10:49 PST	\$35.00	\$35.00

Each chain gets a single line in the report.

Chain Report Contents		
#	Label	Description
1	Transactions	This column shows the number of transactions in the chain and a graphic for the type of credit card used. 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 show "2," and a preauth, postauth, and credit would show "3." Clicking on this number will take you to the Detail Report for that chain.
2	Name	Name is the cardholder name associated with that chain.
3	Account	Account is the credit card number associated with that chain. Note that only the last four digits of the account number are readable. 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 view all of the transactions associated with a single customer.
4	Date	This is the date of the most recent transaction in the chain.
5	Authorized	The "authorized" column lists the total amount of money that has been authorized in that chain. This is the sum of successful, non-expired preauths and sales.
6	Net	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 are a transaction count and a page counter for navigation. Options to download XML and CSV format of the chain report are also available.

Total Chains: 65		Next >>
Displayed: 1 - 25		
1	2	
Download <input type="text" value="chains"/> as <input type="text" value="CSV"/> <input type="button" value="Go"/>		

Detail Report

Overview

When you click on the number or credit card icon in the left-most column of the Chain Report, or if you request information about a specific transaction ID, you will be taken to the chain Detail Report.



The screenshot shows the 'Detail Report' page. At the top, there are tabs for 'Search', 'Month Summary', and 'Bank Settlement'. Below the tabs, the report title is 'Name: CARD/GIFT CC: xxxxxxxxxxxx-9513' with a credit card icon. A table displays transaction details:

ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0137290219	11-29-2011 10:21:07 PST	\$33.50	postauth	accepted		Unknown	void
024-0136625616	11-23-2011 09:39:39 PST	\$33.50	preauth	approved 00		Unknown	captured

Below the table, there is a link: [Run another transaction on this credit card](#). At the bottom, there are buttons for 'Summary Report' and 'Chain Report', and a link for 'Download CSV'.

The Detail Report presents all information about a transaction chain with each line corresponding to a single transaction within the overall chain.

Detail Report Contents		
#	Label	Description
1	Report Title	The report title shows the card holder name and credit card number (last four digits readable).
2	Transaction ID	The left-most column contains the transaction ID. Clicking on this number will take you to the Transaction Detail Report for this single transaction line.
3	Transaction Detail	The middle columns contain the transaction details: the date and time of the transaction, the amount, the action, and the status.
4	Modify	On the right-hand side is the modify column. It is from here that you can apply reconciling actions (credits and postauths) to the transaction.
5	Run Another Transaction	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.
6	Report	Links Clicking on either of these buttons will take you to the appropriate report containing all transactions relevant to your current search criteria.
7	Download CSV	This link creates a download file with the records from the current query. See "Downloads" on page 29 section for more details.

Transaction Detail Report

Overview

Clicking on the transaction ID in the Chain Detail Report will take you to the Transaction Detail Report. This shows you detailed information about the specific transaction that you have selected.

Transaction Report

Search
 Month Summary
 Bank Settlement

024-0137292833

TransID	024-0137292833
Action	sale
Status	approved
Response Code	00
Description	Approved Completed Dynamic Key Accepted
Transaction Date	11-29-2011 10:49:27 PST
Account	xxxxxxxxxx-1111
Expiration Date	12/2012
Media Type	Visa
Amount	\$35.00
AVS	0
Authcode	123456
Entry Mode	Key Entered

Associated Transactions

Printable Results

Store in Citadel

MM DD YYYY chargeback

Detail Report Contents

#	Label	Description
1	Account Number	Clicking on this link will take you to a Chain Report showing all transactions associated with that credit card number.
2	Associated Transactions	This will take you to a Chain Report showing all of the other transactions associated with this chain.
3	Printable Results	This link displays a version of this transaction formatted for you printer. The formatted transaction includes a signature line making it suitable to be used as a receipt.
4	Store in TC Citadel	Clicking this button will store all of the customer's information, including the credit card number, in the TC Citadel, our secure and encrypted database.
5	Chargeback	Click this button if a chargeback is required against this transaction.

Bank Settlement Report

Overview

The Bank Settlement report displays all batches of transactions submitted for processing by TrustCommerce.





To access this feature, click on **Reporting** from the left navigation menu, on the **Reporting** page click on the **Bank Settlement** tab. The following page will be displayed.

Standard Account	Enterprise Account
Bank Settlement Summary Report Show me batches for: <input type="text" value="today"/> <input type="button" value="Generate Report"/>	Bank Settlement Summary Report Show me batches for: <input type="text" value="today"/> <input type="button" value="Generate Report"/>
Batch Number Search Show me batch number: <input type="text"/> <input type="button" value="Generate Report"/>	Batch Number Search Show me batch number: <input type="text"/> <input type="button" value="Generate Report"/>
Bank Settlement Advanced Report Show me batches that meet the following criteria: Begin: <input type="text" value="11/29/2011"/> <input type="text" value="00"/> : <input type="text" value="00"/> : <input type="text" value="PST"/> End: <input type="text" value="11/29/2011"/> <input type="text" value="23"/> : <input type="text" value="59"/> : <input type="text" value="PST"/> <input type="button" value="Generate Report"/>	Bank Settlement Advanced Report Show me batches that meet the following criteria: Begin: <input type="text" value="11/29/2011"/> <input type="text" value="00"/> : <input type="text" value="00"/> : <input type="text" value="PST"/> End: <input type="text" value="11/29/2011"/> <input type="text" value="23"/> : <input type="text" value="59"/> : <input type="text" value="PST"/> <input type="checkbox"/> Click here to (de)select all custids. <input type="checkbox"/> 906700 TrustCommerce <input type="button" value="Generate Report"/>

Bank Settlement Report Contents		
#	Label	Description
1	Summary Report	Select one of these drop down values and click the 'Generate Report' button. Drop down list options include: Today, Yesterday, This Week, This Month, This Year.
2	Batch Number Search	Use this option if you know that specific batch number that you are looking for. Enter the Batch Number and click 'Generate Report'.
3	Advanced Report	Use this option to display a list of batches that settled between the specific dates that you select.
4	CustID Selector	Enterprise users logged in to the Controller account will be able to select one or more enterprise accounts to include in the search criteria established in #3 above.



Clicking the **Generate Report** button on any of the options described above will produce a Bank Settlement Summary Report.

Batch	Date	 			Total
896	11-28-2011	1147 \$57,794.38	67 \$3648.83	141 \$5655.76	1355 \$67,098.97
9896	11-28-2011	0 \$0.00	0 \$0.00	0 \$0.00	5 \$477.85
894	11-26-2011	226 \$12,751.02	5 \$229.99	20 \$1827.82	251 \$14,808.83
893	11-25-2011	601 \$29,046.00	19 \$1069.95	77 \$3699.40	697 \$33,815.35
9890	11-23-2011	0 \$0.00	0 \$0.00	0 \$0.00	3 \$319.62
890	11-23-2011	758 \$40,723.53	26 \$918.14	66 \$3081.51	850 \$44,723.18
9888	11-22-2011	0 \$0.00	0 \$0.00	0 \$0.00	5 \$363.01
888	11-22-2011	866 \$44,410.12	41 \$1956.85	96 \$4739.68	1003 \$51,106.65
9886	11-21-2011	0 \$0.00	0 \$0.00	0 \$0.00	7 \$551.50
886	11-21-2011	1165 \$54,692.76	53 \$3119.04	126 \$6109.93	1344 \$63,921.73
884	11-19-2011	201 \$11,641.97	9 \$354.77	17 \$748.01	227 \$12,744.75
882	11-18-2011	655 \$29,951.93	35 \$1706.87	83 \$3955.62	773 \$35,614.42
9882	11-18-2011	0 \$0.00	0 \$0.00	0 \$0.00	4 \$145.26
9880	11-17-2011	0 \$0.00	0 \$0.00	0 \$0.00	3 \$103.33
880	11-17-2011	744 \$36,442.62	40 \$1705.05	79 \$4485.07	863 \$42,632.74
9878	11-16-2011	0 \$0.00	0 \$0.00	0 \$0.00	2 \$169.14
878	11-16-2011	814 \$39,045.71	30 \$2257.78	86 \$4709.14	930 \$46,012.63
9876	11-15-2011	0 \$0.00	0 \$0.00	0 \$0.00	4 \$278.41
876	11-15-2011	910 \$44,706.07	39 \$2444.08	91 \$4849.96	1040 \$52,000.11
Total		8087 \$401,206.11	364 \$19,411.35	882 \$43,861.90	9366 \$466,887.48

Bank Settlement Summary Report Contents		
#	Label	Description
1	Batch	This column displays the batch number. This batch number is typically consistent with the batch number as your merchant bank. Click the batch number to open detail report listing all transactions within that batch.
2	Date	This column displays the date the batch was processed.
3	Card Totals	These columns display the number of transactions and the total dollar amount for each card type. Click the dollar amount for a batch detail report of the transactions that add up to the dollar value. Click the batch number to display all transactions in the batch.
4	Batch Totals	This column displays the total dollar amount of all transactions within that batch.
5	Page Totals	This row displays totals by column for the transaction listed on this page of the report.

Running Reports

Summary

The contents of this section describe how creating activity reports within the TC Vault is easy and fast. For top navigation reports, from the **Quick Search** menu, one click displays most operational reports and commonly requested information.

To access TC Vault's comprehensive reporting tool click on **Reporting** from the left navigation menu. By default the **Search** tab is selected. This reporting page provides you with all of the search parameters required to find a range of records based on your criteria.

Select from the topics on the right for more detailed information.

Topics:

[Find a Transaction](#)

[Reporting Options](#)

[Search](#)

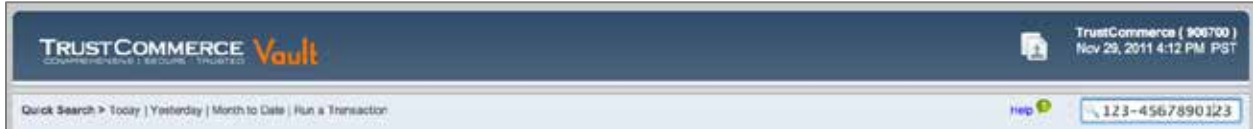
[Month Summary](#)



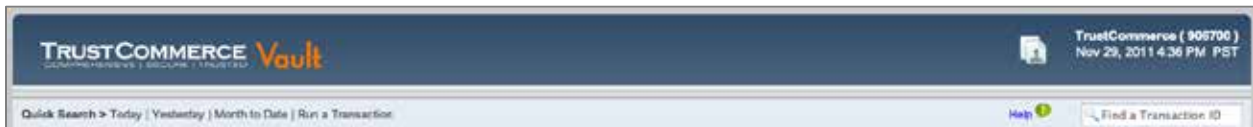
Find a Transaction

Overview

The best and fastest way to find a transaction is by entering the transaction ID (transID). At any given time you can search for a transID by entering it in the "Find a Transaction ID" field located on the top right corner of the TC Vault interface. When entering the transID make sure you are following the correct format: XXX-XXXXXXXXXX



Today, Yesterday and Month to Date Quick Reports



Clicking the Today link or the Yesterday link produces a chain report of all transactions initiated on the current or previous day. Clicking the Month to Date link produces a summary of Month to date transactions.

Month to Date Transactions		
#	Label	Description
1	Today and Yesterday Quick Reports	The result of these searches are Chain Reports of all transactions executed "Today" or "Yesterday."
2	Month to Date Quick Report	The result of this search returns a Summary Report for the current month.

Reporting Options

Overview

By selecting Reporting from the left navigation menu, you will be presented with three reporting options on the reporting page.



- | Search
- | Month Summary
- | Bank Settlement



Search

Overview

The Search tab provides an array of search parameters with which to narrow your results. This is useful for finding single transactions when you do not know the exact transaction ID and for reducing the size of your report if you have a large number of transactions. When you select Reporting from the left navigation menu the Search tab is selected by default. You will see a screen like this:

Transaction Details

☒ Today ☐ Yesterday ☐ This Week ☐ Last Week ☐ This Month ☐ Last Month ☐ Other

Begin: : PST

End: : PST

Cardholder Information:

Credit Card Number:

Name:

Amount:

Type: ☒ ☒ ☒ ☒ ☒ Other ☒ ACH

☒ Demo ☐ Live

Action: ☒ Sale ☒ Preauth ☒ Postauth ☐ Reversal ☐ Void ☒ Credit ☒ Chargeback


Status: ☐ Approved ☐ Declined ☐ Rejected

Other Categories:

Enter a Ticket Number:

Operator:



Search Tab		
#	Label	Description
1	Transaction Date	<p>This is a date range for the search. The default selection is Today. Other available options are Yesterday, This Week, Last Week, This Month, Last Month, and Other. Selecting Other will activate the calendars so you can narrow or broaden the date and time range. By clicking on the Begin or End fields a calendar will automatically appear on your screen. Select the desired date and the calendar will disappear. You can also manually enter the date range in the following format: MM/DD/YYYY.</p> <hr/>  Note: Make sure the Other option is selected before entering the time and date range.
2	Cardholder Information	Available options are Name, Amount, and Credit Card Number. These fields are optional.
3	Transaction Types	Use these check boxes to limit your search to specific card brand and/or transaction types. You can also select between Live transactions or Demo (test) transaction.
4	Action	Check the boxes next to each action type you wish to view. By default, sales, preauths, and postauths are checked.
5	Status	Check the appropriate box(es) to filter the search based on the status of the transaction.
6	Other Categories	In this section you can search by ticket number, operator name, or other fields depending on your TC Vault setup. If you have a customized TC Vault, the layout of these fields might be different.
7	Summary Report	Click this button to generate a Summary Report based on your selected criteria.
8	Chain Report	Click this button to generate a Chain Report based on your selected criteria.
9	Clear Form	Click this button to clear all the values there were entered or selected. In this case the transaction date option changes to Other, however, the date range is for today.

Month Summary

Overview

The Month Summary is a quick way to see how many types of transactions have been executed during a given month. Clicking on the Month Summary tab on the Reporting page will produce the following display. You can choose any month and year using the selection boxes for this section. By default, a Summary Report is generated for the current month. Click on the Summary Report button to generate your report.

Downloading Reports

Summary

The contents of this section describes how downloads from the TC Vault are formatted as Comma Separated Values (CSV) or Extensible Markup Language (XML) files. CSV files can be read directly into Excel or other popular spreadsheet programs. XML files have hierarchically structured content and you will need development applications to read or modify them. After clicking the download link, you will be prompted for a file name and a location. You MUST remember this information in order to find your file after the download is complete.

Select from the topics on the right for more detailed information.

Topics:

[Chains Download](#)

[Transactions Download](#)

[Level II/Level III Details](#)

Chains Download

Overview

The Chains download contains all of the information relevant to the chains currently being displayed on your screen. This download does NOT include detailed information related to the individual transactions that make up the chain.

Chains Download	
Label	Description
chain	The internal ID associated with the chain
count	The number of transactions in the chain
name	The card holder's name
cc	The card holder's credit card number (last 4 digits only)
trans_date	The date and time of each transaction
auth_amount	The total amount of money that has been authorized in that chain which is calculated as the sum of successful, non-expired preauths and sales
net_amount	The amount of money that has been captured in the chain which is calculated as the sum of successful sales and postauths, minus any credits or chargebacks
ticket	A free-form text field that can be used at transaction creation time to capture an invoice number or any other information that you would like to associate with a transaction
custid	The CustID in use when the transaction was created
AVS	The AVS Response Code received from the card issuer for this transaction
country_code	This is the value entered in the Country field by the user




Transactions Download

Overview


The Transactions download contains all of the information relevant to each individual transaction that makes up a chain.

Transactions Download	
Label	Description
cc	The card holder's credit card number (last four digits only)
media_name	The credit card used for the transaction (VISA or MasterCard for example)
exp	The expiration date in mmyy format; when displayed in Excel, leading zeros will be truncated (0403 will become 403), unless the column is defined as text rather than a number
trans_date	The date and time of each transaction
transid	The transaction ID for each transaction
ref_transid	If the transaction is a credit, the original debit transaction will be listed here amount The dollar amount of the transaction in cents
auth_amount	The amount authorized by a preauth or sale action
bank_amount	The amount authorized by a postauth or sale action
credit_amount	The amount returned to the customer through a credit action
chargeback_amount	The adjustment amount for your books if you have processed a chargeback
action_name	The action type that caused the creation of the transaction
status_name	The approved/accepted or declined status of the transaction
name	The cardholder name submitted with the transaction
address1/address2	The billing address submitted with the transaction (if requested when the transaction was entered)
city	
state	
zip	
phone	
email	Customer e-mail (if collected)



Transactions Download	
Label	Description
shiptosame	If prompted for ship to information, will be set to Y or N
shipto name	The shipping name submitted with the transaction (if requested when the transaction was entered)
shipto_address1	The shipping address submitted with the transaction (if requested when the transaction was entered)
shipto_address2	
shipto_city	
shipto_state	
shipto_zip	
expired	"t" = true, "f" = false; relevant only to preauths; will be set to "t" if the preauth has expired
reauth	Is this transaction a reauth? A preauth that was a reauth will cause this to be set to "t" (typically blank)
chain	The internal chain ID
chain_head	"t" = true, "f" = false; Set to "t" if this is the first transaction in a chain; otherwise "f"
ticket	<p>If text was entered in the "ticket" field at creation time it will be displayed here</p> <hr/>  Note: The "ticket" field is indexed within the TC Vault and can therefore, be used as a search field in all TrustCommerce reports.
batchnum	Postauth's only. This is the batch number assigned when the transaction is settled. With most platforms and merchant banks, the batch number is retained through the life of the transaction.
authcode	The authorization code provided by your bank
billingid	The TC Citadel billingID used for the transaction
custid	The merchant CustID
fail_name	AVS, CVV or DECLINE will display here if the transaction is declined



Transactions Download	
Label	Description
avs	<p>The AVS Response code will be listed</p> <hr/>  Note: All transactions are run through the AVS system—even if the transaction was submitted with AVS = n.
operator	<p>This field is populated in one of two ways: (1) if the account is an Enterprise account, this is the login userid, or (2) for non-Enterprise accounts, this is the value entered into the Virtual Terminal (or submitted by TCLink) when the transaction is created</p>
country_code	<p>The country information entered at the time the transaction was entered</p>



Level II/Level III Details

Overview

In addition to most of the elements from the Transaction Download, these additional fields include any information about specific order line items that were included with your level II or level III transaction.

Transactions Download	
Label	Description
transid	Transaction ID
productcode	The product code or SKU for the transaction
quantity	The quantity ordered
order_shipping handling	Shipping and handling fees for the entire order
shippingcode	Your code indicative of the shipping method
ordernumber	The order number assigned by your system
price	The unit price of the item
item_shipping handling	The item shipping price (if relevant)
tax	The total tax on the order
amount	The dollar amount of the transaction (without a decimal point)
auth_amount	The amount authorized by a preauth or sale action
bank_amount	The amount authorized by a postauth or sale action
credit_amount	The amount returned to the customer through a credit action
chargeback_amount	The adjustment amount for your books if the bank has processed a chargeback
action_name	The action type that caused the creation of the transaction
status_name	The approved/accepted or declined status of the transaction
name	The card holder name submitted with the transaction
address1/address2	The billing address submitted with the transaction (if requested when the transaction was entered)
city	
state	
zip	



Transactions Download	
Label	Description
phone	
email	Customer e-mail (if collected)
shiptosame	If prompted for ship to information, this will be set to Y or N
shipto_name	The shipping name submitted with the transaction (if requested when the transaction was entered)
shipto_address1	The shipping address submitted with the transaction (if requested when the transaction was entered)
shipto_address2	
shipto_city	
shipto_state	
shipto_zip	
expired	"t" = true, "f" = false; relevant only to preauths; will be set to "t" if the preauth has expired
reauth	Is this transaction a reauth? A preauth that was a reauth will cause this to be set to "t" (typically blank)
chain	The internal chain ID
chain_head	"t" = true, "f" = false; set to "t" if this is the first transaction in a chain; otherwise "f"
ticket	If text was entered in the "ticket" field at creation time it will be displayed here
authcode	The authorization code provided by your bank
billingid	The TC Citadel billingID used for the transaction
custid	The merchant CustID
fail_name	AVS, CVV or DECLINE will display here if the transaction is declined
country_code	The country information entered at the time the transaction was entered

TC Vault Passwords

Summary

As a security feature TrustCommerce offers TC Vault users the ability to change their password at any time. Please consider the following items when changing passwords:

- Passwords are case-sensitive and must be at least 8 characters.
- A good password should contain a mix of capital and lower-case letters, numbers and symbols.
- Based on the Payment Card Industry Data Security Standards (PCI-DSS) requirements, your TC Vault password should change at least every 90 days.
- You will be notified through the TC Vault login page on the 75th day to change your TC Vault password. You will be forced to change your TC Vault password on the 90th day.



Note: TC Query API uses the same password as TC Vault. If you have a custom application that uses TC Query API to pull reports, make sure to update the password after changing the TC Vault password.

Topics:

[Changing Your Password](#)

Changing Your Password

Overview

Please follow the steps below to change your password. All three **Change Password** fields are required.

Procedure

Merchant/User

To change your password:

1. Select **Change Password** from the left navigation menu.
2. Enter your current TC Vault password.



The screenshot shows a web form titled "Change Password". At the top, there is a red asterisk and the text "* Indicates a required field." Below this, there are three input fields: "Current Password:", "New Password:", and "Confirm New Password:". Each field has a red asterisk to its right. At the bottom of the form is a "Save" button.

3. Enter your new password.
4. Confirm your new password by retyping it into the **Confirm New Password** field.
5. Save your changes by clicking the **Save** button.

Below is a description of successful and unsuccessful password changes through TC Vault. Please review each case and apply the necessary actions.

Successful and Unsuccessful Password Changes		
Case	Message	Action Needed
Successfully changed password	"Your password has been updated."	No action needed.
Current password was entered incorrectly	"The current Password is incorrect."	Retype the passwords and retry.
New Password didn't match Confirm New Passwords	"New Password and Confirm New Password do not match"	Retype the passwords and retry.
Multiple failed attempts to change the passwords	"You have been logged out for too many failed attempts at changing your password".	For security reasons your account will automatically logout. Please wait 5 minutes and re-login with the correct credentials.

TC Citadel

Summary

The contents of this section describe the TC Citadel, which is a fully encrypted and secured database used to store customer credit card and/or ACH information. Once a credit card or ACH number has been stored in the TC Citadel, a 6-digit, alpha-numeric Billing ID replaces all references to the card/ACH number. The Billing ID can be used to process future payments on the same credit card or electronic check without the security and privacy issues related to safeguarding the customer's sensitive financial data.

The TC Citadel also offers the option of recurring billing, making it an ideal tool for subscription payment processing.

Select from the topics on the right for more detailed information.

Topics:

[Accessing TC Citadel](#)

[Create a Billing ID/Setup Recurring Billing](#)

[TC Citadel Reports](#)

[TC Citadel Search](#)

[TC Citadel Custom Fields](#)

[Editing a TC Citadel Billing ID](#)

[Editing Subscription Amount Outstanding](#)

[Editing Subscription Cycle](#)

Accessing TC Citadel

Overview

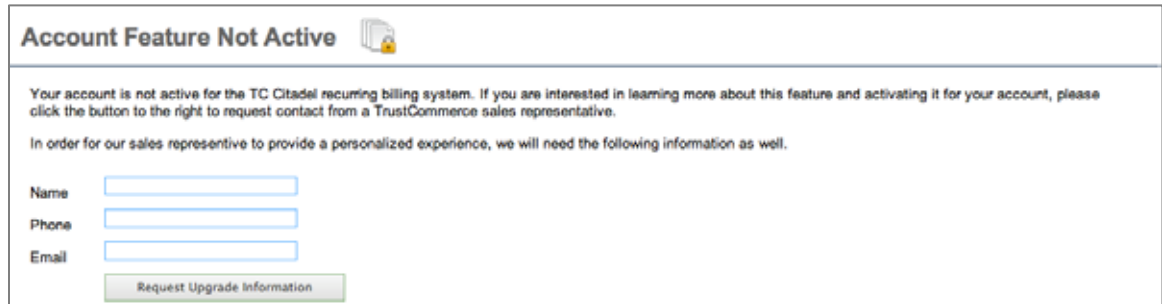
To access the TC Citadel Virtual Terminal, click on TC Citadel under **Add on Products** from the left navigation menu. The following screen will be displayed. By default the **Reporting** tab is selected.




The screenshot shows the TC Citadel interface with the 'Reporting' tab selected. The left navigation menu includes sections for 'Virtual Terminal and Reporting', 'Add on Products', 'Product Support', 'Vault Administration', and 'New! Vault Settings'. Under 'Add on Products', 'TC Citadel' is highlighted. The main content area displays the 'Expired Credit Card ID Report' with filters for 'Billing IDs', 'only active IDs', and 'All', and a 'Generate Report' button.



Important: If you've purchased the TC Citadel product, but you see the following page by clicking on the TC Citadel link, this indicates that the product was not activated or configured correctly. Please contact your Account Manager or a Solutions Consultant to setup the TC Citadel correctly.



Account Feature Not Active 

Your account is not active for the TC Citadel recurring billing system. If you are interested in learning more about this feature and activating it for your account, please click the button to the right to request contact from a TrustCommerce sales representative.

In order for our sales representative to provide a personalized experience, we will need the following information as well.

Name

Phone

Email



Create a Billing ID/Setup Recurring Billing

Overview

To create a new Billing ID, simply click on the **Billing ID** tab. The screen that follows can be used to create a new Billing ID and to establish a recurring/automatic billing plan.

TC Citadel®

ReportingSearchBilling IDManage Fields

* Indicates a required field.

Create a New Billing ID

Billing Method:

Credit Card: ☒ ACH: ☐

Card Number:

Exp:

Verify Card:

☒ Yes ☐ No

Billing Information

Name:

Address:

Zip:

City:

State:

Country:

Email:

Phone:

Discretionary Fields

Last 4 digits of SS:

Payment Information

Payment Type:

Bill Every:

Day(s)

(Required if payment type is installment or recurring)

Number of Payments:

Unstore After Final Payment:

☒ Yes ☐ No

Payment Amount:

\$

Start Billing On:


OR

Start Billing In:




Day(s)

Create Billing ID



Billing ID/Recurring Billing Fields		
#	Label	Description
1	Card Number	If you are creating a Billing ID with a Credit Card, enter the card number here.
2	Exp	Date Enter the Credit Card expiration date in MMY format ("0311" for March 2011).
3	Verify Card	<p>If you want the TC Citadel to verify the credit card as a way to confirm the card number is valid, select Yes from this drop down; otherwise, select No. TrustCommerce will perform a \$0.00 transaction against this card in the background.</p> <div>  <p>Important: There is no charge for this transaction.</p> </div>
4	ACH	If you are using ACH to create your Billing ID, change the billing method from Credit Card to ACH. Credit Card fields will disappear. Please enter the Account Number and Routing Number. For more details on these entries, see the ACH section.
5	Billing Information	Information entered into this area is not required, but is recommended. This information will be saved with each transaction and can be downloaded through the TC Vault reporting feature.
6	Payment Type	<p>Through the Payment Type options, payments can be setup with repetitive billing cycles either with or without an end date. In addition to relieving the merchant of the responsibility for processing recurring transactions, the Installment Payment and Recurring Payment options also pass the appropriate 'indicators' to the Credit Card associations to ensure that the lowest possible fees are attained for the merchant. Payment Type options include:</p> <p>Installment Payment</p> <ul style="list-style-type: none"> Used for regularly scheduled payments when there is a known end date. <p>Recurring Payment</p> <ul style="list-style-type: none"> Used for regularly scheduled payments where there is no end date. <p>Store Information</p> <ul style="list-style-type: none"> Selecting this option results in the card being stored in the TC Citadel without any repetitive scheduling. The billing cycle is created in items 7-10 below.



7	Bill every	From the drop down list, select one of the following values: days, weeks, months, or years. In the field to the left of the drop down, enter the appropriate number. For example, entering "1" next to a drop down value of "months" will result in a once per month billing cycle.
8	Number of Payments	<p>Enter the number of times that this transaction should be processed. For example, entering "6" will result in six payments processed on the schedule established in item 8 above.</p> <hr/> <p> Note: This option is valid for Installment Payments ONLY.</p>
9	Unstore After Final Payment	<p>Setting this option to YES, will cause the BillingID to be deactivated once the final payment in the cycle has been completed.</p> <hr/> <p> Note: All transaction information will be retained in the TC Vault and will continue to be available for reporting purposes.</p>
10	Payment Amount	Enter the dollar value of each payment. Include a decimal point in your transaction, but do not enter the "\$" sign (for example: "5.00").
11	Start Billing On/Start Billing In	<p>By selecting one of these "Start Billing" options, and providing the necessary start up values, the first run of the billing cycle can be set.</p> <p>Start Billing On: Select a specific date using the drop down lists provided.</p> <p>Start Billing In: Selecting a delay in the initiation of the billing cycle in days, weeks, months or years. In the field to the left of the drop down, enter the appropriate number. For example, entering "1" next to a drop down value of "months" will result in a billing cycle that will begin in one month.</p>
12	Discretionary Fields	Your TC Citadel Custom fields will appear here. Please review the TC Citadel Custom Fields section to understand how to create and manage these fields.
13	Create Billing ID	<p>Clicking this button completes the Billing ID creation process.</p> <hr/> <p> Important: You will get charged per each Billing ID entry (based on your contract terms and fees) if you are using a production TC Vault.</p>

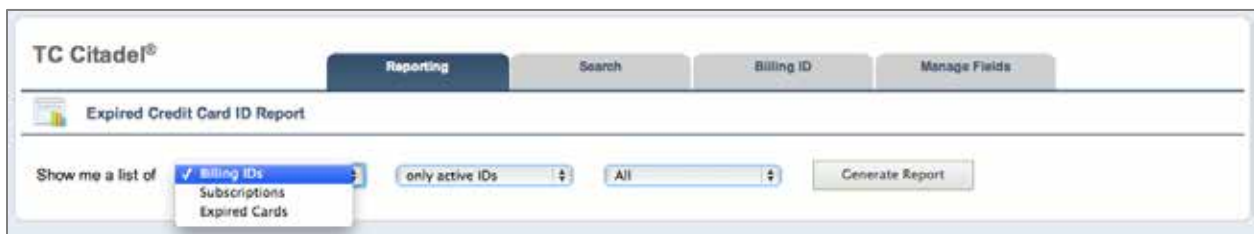
TC Citadel Reports

Overview

TC Citadel provides a number of reports to help you monitor transactions and find specific Billing IDs. To access the TC Citadel Reporting section simply click on the TC Citadel from the left navigation menu. By default the Reporting tab is selected.

There are three drop-downs on this screen. The first drop-down contains the main level report type. By selecting each report the appropriate selectable options are displayed in the next two drop-downs. The description for each report and their options is described below.

TC Citadel provides a number of reports to help you monitor transactions and find specific Billing IDs.



New Billing ID Fields		
#	Label	Description
1	Billing ID Report	<p>The Billing ID Report returns a complete list of your billing IDs meeting the selected status criteria (second drop-down):</p> <ul style="list-style-type: none"> Only active IDs - Active IDs are available to use for payments. Only unstored IDs - These IDs have already been unstored and therefore can no longer be used to run transactions. Declined IDs - These IDs were rejected during the last billing cycle. All IDs - The complete list of billing IDs regardless of their status.
2	Subscription Report	This report shows all Billing IDs that are associated with either Installment or Recurring billing cycles. The second drop-down list contains the same Billing ID status criteria as item 1 above.
3	Expired Card Report	This report will provide a listing of all active cards with an expiration date less than the current date.
4	Generate Report	After selecting the type of your Billing ID report and setting the sub options, click this button to generate the report.



TC Citadel Search

Overview

The TC Citadel search function enables you to search for a Billing ID by entering the cardholder name or the Billing ID directly. You can access this function by clicking on TC Citadel from the left navigation menu and then selecting Search tab from the product page.

TC Citadel®

Reporting Search Billing ID Manage Fields

Search by Name

Enter a cardholder name: Find It!

Find a Billing ID

Enter a Billing ID: Find It!

Search Fields for Billing IDs		
#	Label	Description
1	Search by Name	Enter a portion of a name (the more information entered, the smaller the match list will be).
2	Find a Billing ID	Enter a entire Billing ID. This search will return one Billing ID.
3	Find It!	After entering the desired name or Billing ID, press this button to start the search process.

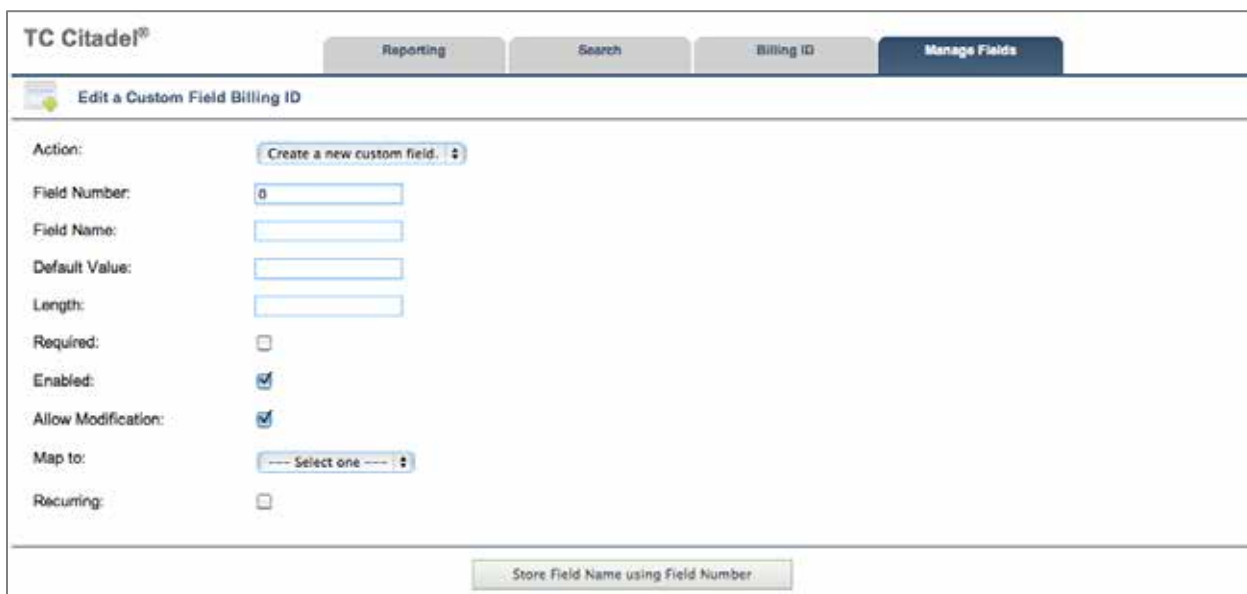
TC Citadel Custom Fields

Overview

The TC Citadel Custom Fields feature allows you to create fields for display in the Billing ID creation process. These fields can also be accessed through TCLink. All TC Citadel Custom Fields are included in the CSV Download files. To create a TC Citadel Custom Field click on TC Citadel from the left navigation menu, then click on Manage Fields tab from the product page.



Important: TC Citadel Custom Fields is an optional feature within the TC Citadel product. This feature requires activation from TrustCommerce. If you have signed up for this feature but you don't see the Manage Fields tab from the TC Citadel page, call your Account Manager or one of our Solutions Consultants to configure the settings correctly.



Custom Fields for Billing IDs		
#	Label	Description
1	Action	If you are using the TC Citadel Custom Fields for the first time you will only see "Create a new custom field" as an available drop-down option. To edit/manage a previously generated TC Citadel Custom Field click on the drop-down menu and select the desired field number.
2	Field Number	By default 0 is entered. If this is your first TC Citadel Custom Field change this value to 1. If you are creating your second TC Citadel Custom Field enter 2 for this field. Once you have created a new TC Citadel Custom Field you can only modify the field based on the field number selected from the Action drop-down.



Custom Fields for Billing IDs		
#	Label	Description
3	Field Name	Name your Custom Field here. You can also change the field name of a previously stored Custom Field.
4	Default Value	Enter a default value for your Custom Field here. For example, 1234.
5	Length	Determine the length in characters of the custom field. Default is "any."
6	Required	Select this option to determine if this field is required during the Billing ID creation process. By default this option is disabled.
7	Enabled	Select this option to determine if this field is enabled to be displayed. By default this option is enabled.
8	Allow Modifications	Select this option to be able to edit the Custom Field value when editing the billing information. By default this option is enabled.
9	Map to	This option will appear if you've Custom Fields enabled in addition to the TC Citadel Custom Fields. If you have not setup a Custom Field, by default the Ticket field will be available for mapping. Please review the Custom Fields section of this guide on how to create a new Custom Field. If you attempt to run sale or preauth against a billing ID, the TC Citadel Custom Field value will be recorded as the Custom Field value for the new transaction.
10	Recurring	This option will appear if you've Custom Fields enabled in addition to the TC Citadel Custom Fields. When a recurring payment cycle is completed, the TC Citadel Custom Field value will appear as the recurring transaction Custom Field value. By default this option is disabled.
11	Store	Field Name and Field Number Press this button to create a new custom field or make changes to an existing field. A system generated confirmation message will appear on top section of the TC Citadel page.

Editing a TC Citadel Billing ID

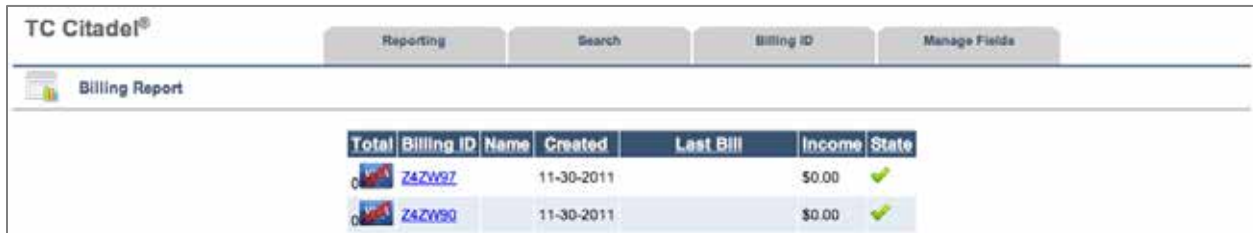
Overview

Please use one of the methods below to access and edit an existing Billing ID stored in TC Citadel:

- If you have the Billing ID, click on the **Search** tab and enter it under the **Find a Billing ID** section and press the **Find It** button. The Billing ID detail will be displayed to you. You can also enter the cardholder name to search for its related Billing ID.



- If you don't have the Billing ID or cardholder name available, click on the **Reporting** tab and generate a report for a selected status criteria. A list of Billing IDs will be displayed to you. Identify the Billing ID that you are interested to edit and click on the **Billing ID** link under the **Billing ID** column.



Total	Billing ID	Name	Created	Last Bill	Income	State
0	Z4ZW97		11-30-2011		\$0.00	✓
0	Z4ZW99		11-30-2011		\$0.00	✓

Finally, you should see the Billing ID report page:





Z2ULNP  Edit	
Billing ID	Z2ULNP
Creation Date	02-10-2010 17:20:51 PST
Active	t
Verification	approved
AVS Code	A
Payment Type	Installment
Demo	t
Subscription Cycle	15 Days
Cycles Completed	43/60
Subscription Amount	\$335.00
Subscription Amount Paid	\$14,405.00
Subscription Amount Outstanding	\$0.00 edit
Last Subscription Payment	2011-11-21
Next Subscription Cycle	2011-12-06 edit
Unstore After Final Payment	t
Last Transaction	11-21-2011 03:06:48 PST
Number of Transactions	43
Total Income	\$0.00
Credit Card Number	xxxxxxxxxxxx-1111
Expiration Date	12/2012
Name	Arian
Address1	123 Main St.
Zip	92606
City	Irvine
State	CA
Show Transactions on this Billing ID (43)	
Unstore This Billing ID	
Run a level 3 Transaction	
Run a Transaction:	
preauth: <input type="checkbox"/>	AVS off: <input type="checkbox"/>
subscription payment: <input type="checkbox"/>	\$ <input type="text"/>
<input type="button" value="Go"/>	



Billing ID Fields		
#	Label	Description
1	Credit Card/ACH icon	Specifies the type of the stored credit card or ACH. If the Billing ID was created when TC Vault that was in the test mode, you will see "TEST" sign over the credit card or ACH icon.
2	Edit	Click on this link to edit the Billing ID. You will be redirected to the Edit Billing ID page.
3	Billing ID	The Billing ID is displayed here. Billing ID is a 6 character alphanumeric value.
4	Creation Date	This field indicates the date and time that the Billing ID was generated.
5	Active	Specifies if the Billing ID is active (t) or inactive (f).
6	Verification	Indicates if the credit card was verified when the Billing ID was initially generated. Possible values are: Approved or Declined.
7	AVS Code	If you've setup a recurring or installment payment against a credit card, after each authorization attempt the response from the address verification system is displayed here. Review Appendix B - Address Verification System (AVS) Response Codes for the meaning of each AVS code.
8	Payment Type	Specifies the type of the Billing ID. Possible values: Store Only, Installment, or Recurring/SIIP.
9	Demo	Specifies if the Billing ID was generated using a TC Vault in Test mode (t) or Production mode (f).
10	Installment/Recurring payment fields	For Installment and Recurring payments you will see the following fields: Subscription Cycle, Cycles Completed, Subscription Amount, Subscription Amount Paid, Subscription Amount Outstanding (editable), Last Subscription Payment, Next Subscription Cycle (editable), and Unstore After Final Payment (active [t] or inactive [f]).
11	Last Transaction	Time and date that an action was attempted against the stored Credit Card or ACH account.
12	Number of Transaction	Total number transactions that were attempted against the stored Credit Card or ACH account.



Billing ID Fields		
#	Label	Description
13	Total Income	Total amount captured from the transactions that were ran against the billing ID for the time period that it was active in TC Citadel.
14	Credit Card Number or Routing/Account Number	Stored credit card number or ACH routing number.
15	Expiration Date	Expiration date of the credit card in the format of MM/YYYY.
16	Billing Address Detail	If you stored the Billing ID with the billing address information, you would see those additional fields and their values here.
17	Custom Fields	Custom Fields and their values are displayed here (requires TC Citadel Custom fields to be enabled).
18	Show	Transactions on this Billing ID Click this link to view the individual transactions that were processed against this Billing ID. Chain Report will be displayed.
19	Unstore This Billing ID	Click this link to unstore the Billing ID from TC Citadel. This will deactivate the Billing ID. TrustCommerce will record the deactivation date. After this step no further action is attempted against the credit card or ACH.
20	Run a Level III Transaction	<p>Click this link to run a Level III transaction against the stored credit card. You will be redirected to the credit card Virtual Terminal page.</p> <hr/>  Note: Requires Level III processing feature to be enabled on your account.
21	Run a Transaction	<p>Run an individual preauth or sale (or other actions depending on your configuration) transaction against the stored credit card or ACH. You have other options such as AVS (on/off) or type of transactions (subscription/non-subscription). Enter the desired amount and hit the Go! button. You will the see transactions results immediately after this step.</p> <hr/>  Note: Only sale transactions are allowed for ACH.

Editing Subscription Amount Outstanding

Overview

In some recurring and installment cases the account can become delinquent or the account owner can overpay the outstanding balance. TC Citadel allows you to mark these accounts for smoother accounting practices. Follow the steps below to record a delinquent or an overpaid amount for a Billing ID.

Procedure

Merchant/User

To edit a subscription amount outstanding:

1. From the **Billing ID Report** page find **Subscription Amount Outstanding** and click on the edit link. You will be presented with an amount field and options to declare an overpaid or delinquent account.

Subscription Amount Outstanding	\$0.00 edit
---------------------------------	-----------------------------

2. Enter the desired amount, select between Delinquent and Overpaid and hit the Update button.

Subscription Amount Outstanding	<input type="text" value="\$0.00"/> <input checked="" type="radio"/> Delinquent <input type="radio"/> Overpaid <input type="button" value="Update"/>
---------------------------------	---

3. If you entered a delinquent amount the field color for **Subscription Amount Outstanding** will change to red. If you entered an overpaid amount the field color will change to green.

Subscription Amount Outstanding	\$10.00 Delinquent edit
Subscription Amount Outstanding	\$10.00 Overpaid edit

Editing Subscription Cycle

Overview

You can alter the subscription cycle date on an active Billing ID at any given time. Follow the steps below to make this change for a Billing ID.

Procedure

Merchant/User

To edit a subscription cycle:

1. From the **Billing ID Report** page find **Next Subscription Cycle** and click on the edit link.

Next Subscription Cycle	2011-12-26 edit
-------------------------	---------------------------------

2. Select tomorrow's date or a date in the future.

Next Subscription Cycle	2011 - 12 - 26 <input type="button" value="Update"/>
-------------------------	--

3. Click **Update** button and TrustCommerce will record the new cycle date.

Custom Fields

Summary

The contents of this section describes the Custom Fields feature, which allows TC Vault users to create their own fields for display in the Virtual Terminal. These fields can also be accessed through TCLink API. All Custom Fields are included in the CSV Download files.

Select from the topics on the right for more detailed information.

Topics:

[Creating Custom Fields](#)

[Display/Edit Custom Fields](#)



Creating Custom Fields

Overview

To create a new Custom Field, select **Custom Fields** from the left navigation menu. The following page will be displayed:

The screenshot shows the 'Custom Fields' section with two tabs: 'Reporting' and 'Create Field'. The 'Create Field' tab is active. Below the tabs, there is a form with the following fields and controls:

- * Indicates a required field.**
- * Field Name:** A text input field.
- Type:** A dropdown menu with 'Text' selected.
- Length:** A text input field.
- Required:** An unchecked checkbox.
- Enabled:** A checked checkbox.
- Searchable:** A dropdown menu with 'No' selected.
- Default Value:** A text input field.
- Create Field** button.

Creating Custom Fields		
#	Item	Description
1	Create Field	Click on this tab to create a new custom field.
2	Reporting	Click on this tab to review a list of enabled or disabled custom fields.

If this is the first time that you're using Custom Fields, by default the Create Field tab is selected for you. Complete the following fields to generate a new Custom Field or to modify an existing one:

This is a detailed view of the 'Create Field' form. It includes the same fields and controls as the screenshot above:

- * Indicates a required field.**
- * Field Name:** A text input field.
- Type:** A dropdown menu with 'Text' selected.
- Length:** A text input field.
- Required:** An unchecked checkbox.
- Enabled:** A checked checkbox.
- Searchable:** A dropdown menu with 'No' selected.
- Default Value:** A text input field.
- Create Field** button.



Creating Custom Fields		
#	Item	Description
1	Field Name	Name the new custom field.
2	Type	Select one of the following from the drop-down box: <ul style="list-style-type: none">Text – Any combination of numbers and letters.Whole Number – numeric data without decimal valuesDecimal Number – numeric information that will accept multiple after decimal inputMonetary Value – two decimals are requiredDate – Dates with any given format are acceptedDate (MMDDYY) – Dates only with MMDDYY format is accepted
3	Length	Determine the length in characters of the custom field. Default is “any.”
4	Required	Select this option to determine if this field is required when processing a credit card or ACH through Virtual Terminal or not. By default this option is disabled.
5	Enabled	Select this option to determine if this field is enabled to be displayed or not. By default this option is enabled.
6	Searchable	Select either “Yes” or “No” to determine if this field should be searchable from the Reporting or not. By default this option is set to “No”.
7	Default Value	Data entered in this field will be displayed as the default value in the Virtual Terminal.
8	Create Field	Click the Create Field button to generate the new custom field.

Display/Edit Custom Fields


Overview

The Custom Field Reporting section displays all existing fields. To view active and inactive custom fields, click on the **Reporting** tab on the product page. A report screen similar to the following will be generated:

Custom Fields

Reporting

Create Field

 Custom Field Report

Field Name	Type	Length	Requirement	Status	Searchable	Default Value	Ordering
Test Field 1	Text	200	optional	enabled	No		▼
Test Field 2	Text		required	enabled	Yes		▲ ▼
Test Field 3	Text	1024	optional	disabled	No	1234	▲ ▼
Test Field 4	Text		optional	disabled	No		▲ ▼
Test Field 5	Text	6	required	disabled	No	1234	▲ ▼
Test Field 6	Decimal Number	4	optional	disabled	No	1234	▲ ▼
Test Field 7	Text		optional	disabled	No		▲ ▼
Test Field 8	Text		optional	disabled	No		▲ ▼
Test Field 9	Monetary Value		required	enabled	Yes		▲ ▼
Test Field 10	Text	4	optional	disabled	No		▲ ▼
Test Field 11	Text	24	optional	disabled	No		▲

Total Fields: 11
Displayed: 1 - 11
1

Display/Edit Custom Fields		
#	Item	Description
1	Field Name	Displays the name of any custom field.
2	Type	Displays what format the field uses.
3	Length	Displays the length of the field in terms of number of characters. Default is "any".
4	Requirement	Displays whether completing the custom field is required or optional.
5	Status	Displays whether the field is enabled or disabled.
6	Searchable	Displayed whether the field is searchable on the Reporting page or not.
7	Default Value	Displays the default value that was entered for the custom field.
8	Ordering	Clicking these arrows allows the user to change the order of the fields within the Virtual Terminal.



To edit a custom field, click on the field link located under the Field Name column. A screen similar to the following will be displayed:

Custom Fields

ReportingEdit Field

* Indicates a required field.

* Field Name:

Type:

Length:

Required: ☐

Enabled: ☒

Searchable:

Default Value:

TCLink Name:

Update Field

Modify the values to be changed and click the Update Field button to approve the changes. After a successful update a message similar to the following will be displayed:

Custom Fields

ReportingEdit Field

Update Accepted

The changes have been accepted.

[Create Another Field](#) [Custom Field Report](#)



Important: Each custom field is associated with an internal custom field number. To enter values for custom fields using TCLink, the integrator must use the custom field number, e.g., "customfield#", displayed as the TCLink Name rather than the Field Name displayed when creating/editing custom fields. Please review the TrustCommerce Developer Guide to learn more about custom fields at the API level.

TC CrediGuard

Summary

The contents of this section describe TC CrediGuard, which is sophisticated fraud detection and scoring software that reduces the incidence of payment card fraud. TC CrediGuard is trained to recognize the aggregate score of values based on the total outcome of each transaction. TC CrediGuard can be used in conjunction with address verification system (AVS) and card security code (CSC) checking but is not intended to be a substitute for either.

Select from the topics on the right for more detailed information.

Topics:

[Risk Management](#)

[Velocity Controls Definitions](#)

[Enabling Velocity Controls](#)

[Customizing Velocity Settings](#)

[Blacklist Management](#)

Risk Management

Overview

The CrediGuard Risk Management Settings allows you to activate different checks to aid in fraud prevention. To access Risk Management tools select TC CrediGuard under Add on Products section on the left navigation menu. By default the Risk Management tab is selected.



Risk Management Settings														
#	Item	Description												
1	TC CrediGuard Score Threshold	<p>When TC CrediGuard is enabled, a fraud threshold (0 to 100) can be assigned to each transaction based on its appearance of fraud or legitimacy. Enter the threshold number in the field and submit changes. This value will appear in Virtual Terminal as the Fraud Threshold before submitting each transaction. If the transaction receives a fraud score below this threshold, it will be declined. The default value is set to 0. The following chart sums up the effects of the possible TC CrediGuard Score Threshold ranges:</p> <table><tr><th>Score Threshold Range</th><th>Blocking Effect</th></tr><tr><td>0</td><td>Allow All</td></tr><tr><td>1-25</td><td>Allow Most</td></tr><tr><td>26-50</td><td>Normal</td></tr><tr><td>51-75</td><td>Restrictive</td></tr><tr><td>76-100</td><td>Highly Restrictive</td></tr></table>	Score Threshold Range	Blocking Effect	0	Allow All	1-25	Allow Most	26-50	Normal	51-75	Restrictive	76-100	Highly Restrictive
Score Threshold Range	Blocking Effect													
0	Allow All													
1-25	Allow Most													
26-50	Normal													
51-75	Restrictive													
76-100	Highly Restrictive													
2	Neural Network Transaction Scoring	<p>Neural Network Transaction Scoring is the functionality that assigns a Fraud Score to each transaction based on its appearance of fraud or legitimacy. This score is determined by running each transaction through an advanced TrustCommerce proprietary neural network that is trained to recognize fraudulent transactions.</p> <p>Select Yes to enable this scoring system or select No to disable it. By default this option is set to No.</p>												

Velocity Controls Definitions

Overview

In the world of payment processing, “velocity” refers to limiting the number or amount of transactions that occur over a set period of time. This enables you to control risk. The most common use of velocity would be to limit the dollar amount spent per day on a single credit card. However, TC CrediGuard supports a wide variety of velocity parameters that can be tailored to match the usage patterns of customers and control the fraud risk factor.

There are four sections, each of which offers velocity control for a given parameter.

Velocity Control Sections		
#	Item	Description
1	Global	Restrict the total number or dollar value of transactions.
2	Zip code	Restrict the total number or dollar value of transactions submitted from any one Zip code.
3	IP Address	Restrict the total number or dollar value of transactions submitted from any one IP Addresses.
4	Credit Card	Restrict the total number or dollar value of transactions submitted from any one credit card.

Each of the four parameters offers a count (number of transactions) and total (dollar amount sum). For each of those two values there are four time periods, ranging from one day to one month.





Important: It is highly recommended that all values be completed, with ascending dollar amounts for each column. If three transactions per day are allowed on the same card, then at least three or more should be allowed over a three-day period.

Enabling Velocity Controls

Overview

Configuring the TC CrediGuard system is a two step process: the first step is to determine which type of Velocity Check best suits the client's needs; the second step involves the configuration of the selected Velocity Check(s).


Velocity Options

Enable Global Velocity Checks? No 

1 Day	Count: <input type="text" value="100"/>	Total: \$ <input type="text" value="5000.00"/>
3 Days	Count: <input type="text" value="500"/>	Total: \$ <input type="text" value="10,000.00"/>
15 Days	Count: <input type="text" value="2000"/>	Total: \$ <input type="text" value="40,000.00"/>
30 Days	Count: <input type="text" value="3000"/>	Total: \$ <input type="text" value="75,000.00"/>

Velocity Control Sections		
#	Item	Description
1	Velocity Options	The four types of Velocity Checks are Global, Per Zip, Per IP Address, and Per Credit Card. In order to enable/disable one or more of these features, select either Yes or No in the drop-down boxes to the right of each option.
2	Submit Changes	Once the desired Velocity Check settings have been selected, clicking the Submit Changes button will save the changes that you've made.



Customizing Velocity Settings

Overview

Once a velocity option is enabled the related fields will become editable. You will notice a color change on the field values (Disabled Velocity Checks will appear in light gray. Enabled Velocity Checks will appear in black color).

Enable Global Velocity Checks?		Yes
1 Day	Count: <input type="text" value="100"/>	Total: \$ <input type="text" value="5000.00"/>
3 Days	Count: <input type="text" value="500"/>	Total: \$ <input type="text" value="10,000.00"/>
15 Days	Count: <input type="text" value="2000"/>	Total: \$ <input type="text" value="40,000.00"/>
30 Days	Count: <input type="text" value="3000"/>	Total: \$ <input type="text" value="75,000.00"/>
Enable Per Zip Velocity Checks?		No
1 Day	Count: <input type="text" value="25"/>	Total: \$ <input type="text" value="2000.00"/>
3 Days	Count: <input type="text" value="50"/>	Total: \$ <input type="text" value="5000.00"/>
15 Days	Count: <input type="text" value="100"/>	Total: \$ <input type="text" value="10,000.00"/>
30 Days	Count: <input type="text" value="150"/>	Total: \$ <input type="text" value="15,000.00"/>
Enable Per IP Address Velocity Checks?		Yes
1 Day	Count: <input type="text" value="2"/>	Total: \$ <input type="text" value="200.00"/>
3 Days	Count: <input type="text" value="5"/>	Total: \$ <input type="text" value="500.00"/>
15 Days	Count: <input type="text" value="10"/>	Total: \$ <input type="text" value="1000.00"/>
30 Days	Count: <input type="text" value="15"/>	Total: \$ <input type="text" value="1500.00"/>
Enable Per Credit Card Velocity Checks?		No
1 Day	Count: <input type="text" value="2"/>	Total: \$ <input type="text" value="200.00"/>
3 Days	Count: <input type="text" value="5"/>	Total: \$ <input type="text" value="500.00"/>
15 Days	Count: <input type="text" value="10"/>	Total: \$ <input type="text" value="1000.00"/>
30 Days	Count: <input type="text" value="15"/>	Total: \$ <input type="text" value="1500.00"/>
Enable Per ACH Velocity Checks?		No
1 Day	Count: <input type="text" value="200"/>	Total: \$ <input type="text" value="200.00"/>
3 Days	Count: <input type="text" value="500"/>	Total: \$ <input type="text" value="500.00"/>
15 Days	Count: <input type="text" value="1000"/>	Total: \$ <input type="text" value="1000.00"/>
30 Days	Count: <input type="text" value="1500"/>	Total: \$ <input type="text" value="1500.00"/>
<input type="button" value="Submit Changes"/>		



Risk Management		
#	Item	Description
1	Global Velocity Settings	Allows a specific number of transactions or a specific dollar amount to be processed per 1, 3, 15, and 30 day period. Transaction totals exceeding the specified permitted number of transactions or exceeding the daily dollar amount limit will be denied (i.e., 100 transactions or \$5,000.00 are allowed each day; the 101st transaction will be denied, as will any transactions that push the daily total over the \$5,000.00 limit).
2	Zip Velocity Settings	Allows a specific number of transactions or a specific dollar amount to be processed from a specific ZIP code per 1, 3, 15, and 30 day period. Any transactions exceeding the specified permitted number of transactions from any one ZIP Code will be denied (i.e., 25 transactions are allowed per ZIP Code; the 26th transaction will be denied. The same applies to the daily dollar amount limit – transactions that will push the daily total past the \$2,000 limit will be denied).
3	IP Address Velocity Settings	Allows a specific number of transactions or a specific dollar amount to be processed per 1, 3, 15, and 30 day period from any one IP Address. Any transactions exceeding the specified permitted number of transactions from any one IP address will be denied (i.e., 2 transactions are allowed each day; the 3rd transaction will be denied. The same applies to the daily dollar amount limit – transactions that will push the daily total past the \$200 limit will be denied).
4	Credit Card Velocity Settings	Allows a specific number of transactions or a specific dollar amount from any one credit card to be attempted per 1, 3, 15, and 30 day period. Any transactions exceeding the specified permitted number of transactions will be denied (i.e., 1 transaction is allowed each day; the 2nd transaction will be denied. The same applies to the daily dollar amount limit – transactions that will push the daily total past the \$200 limit will be denied).
5	ACH Velocity Settings	Allows a specific number of transactions or a specific dollar amount from any one electronic check (ACH) to be attempted per 1, 3, 15, and 30 day period. Any transactions exceeding the specified permitted number of transactions will be denied (i.e., 1 transaction is allowed each day; the 2nd transaction will be denied. The same applies to the daily dollar amount limit—transactions that will push the daily total past the \$200 limit will be denied).
6	Submit Changes	Click the Submit Changes button to complete any changes made to the account settings.

Blacklist Management

Overview

TC CrediGuard Blacklists are used to detect and block specific cardholder information that is known to be fraudulent. The most common example would be a customer who keeps using a credit card that caused chargebacks in the past. The customer can be blocked from running charges on the credit card by entering the credit card number, name, address, state, Zip code, country, telephone number, E-mail address, or IP Address as a blacklist value.

Additionally, Blacklist Management can block transactions from cities or states where a client does not wish to do business. This can be useful if a city or state has a law or regulation preventing an item or service from being sold within its borders.

Select the **Blacklist Rule** tab from the TC CrediGuard product page to create a new Blacklist Rule based on available field options or select the **Blacklist Report** tab to generate a Blacklist Report based on the selected criteria.



Risk Management		
#	Item	Description
1	Blacklist Rule	<p>Transactions can be blocked by selecting one of the following options in the drop down box:</p> <ul style="list-style-type: none"> Name Address State ZIP Country Phone Email IP Address, Credit Card Number ACH Account/Routing <p>Enter the desired value in the Block Value field. To complete the creation of the Blacklist Rule, click on the Create Rule button.</p>



Risk Management		
#	Item	Description
2	Blacklist Report	<p>Existing Blacklist Rules can be displayed through the Transaction Blacklist Report. The default selection in the drop-down box is "All Fields," but can be customized to display rules based on the following: "Name," "Address," "State," "Zip," "Country," "Phone," "Email," "IP Address," and "Credit Card Number."</p> <p>To generate the report, click on the Generate Report button.</p> <p>When the report is generated click on the Blocked Value link to view the blocked value. Options are available to update the Blocked Value or delete the rule from the Blacklist. A confirmation message will be displayed to confirm your changes.</p>



Quasi-Cash

Overview

A Quasi-Cash transaction is the exchange of money in a non-banking environment which does not involve services or goods. In a Quasi-Cash transaction, the merchant provides a check-like document that is endorsed over to the merchant by the consumer with cash provided to the consumer in return.

The TrustCommerce Quasi-Cash module and associated certification allows authorized merchants to execute transactions that involve instruments that are convertible to cash directly, but are not legal tender in the country where they are issued. Examples include traveler's checks, foreign currency, money orders, tokens, etc.

When Quasi-Cash is activated, the TC Vault Virtual Terminal displays the TC Vault Quasi-Cash drop down list.

The screenshot shows the 'Virtual Terminal' interface with tabs for 'Credit Card', 'Card Swipe', 'ACH', and 'Batch Upload'. The 'Credit Card' tab is active. Below the tabs, there is a red asterisk indicating required fields. The 'Transaction Type' dropdown is set to 'preauth'. The 'Vault Quasichash' dropdown is set to 'Off'. The 'Address Verification Service (AVS)' dropdown is set to 'Off'. The 'Purchase Level' dropdown is set to 'Standard'.

Field	Value
Transaction Type	preauth
Vault Quasichash	Off
Address Verification Service (AVS)	Off
Purchase Level	Standard

Automated Fulfillment

Summary

The contents of this section describes Automated Fulfillment, which refers to the ability of the TC Vault to automatically create complete order detail files that include all of the information required to process consumer orders at a fulfillment center. For more information about this feature, contact your TrustCommerce Solution Consultant.

Topics:

[Ship Date](#)



Ship Date

Overview

Credit card regulations require that orders be fulfilled prior to capturing credit card charges. This means that merchants who preauth credit cards when an order is placed may not postauth the order until the product has shipped.

The Interchange system requires that postauths be completed within 24 hours of the preauth in order to receive the lowest possible Interchange rate. The Ship Date module is designed to support this delay between the order date and the shipment date while also securing the lowest possible Interchange rates for fulfillment merchants.

Once the Ship Date option has been activated by your TrustCommerce Solutions Consultant, the **Postauth** button in the transaction detail report is replaced by a **Ship** button.

The screenshot shows the 'Detail Report' interface. At the top, there are tabs for 'Search', 'Month Summary', and 'Bank Settlement'. Below the tabs, the card number is masked as 'CG: xxxxxxxxxxxx-1111'. A table displays transaction details:

ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0138658413	12-13-2011 00:13:13 PST	\$33.50	preauth	approved	00	Unknown	\$33.50 ship

Below the table, there is a link 'Run another transaction on this credit card' and buttons for 'Summary Report' and 'Chain Report'. At the bottom, there is a link 'Download CSV'.

Clicking the **Ship** button will cause this screen to be displayed:

The screenshot shows the 'Reporting' interface. At the top, there are tabs for 'Search', 'Month Summary', and 'Bank Settlement'. Below the tabs, the card number is masked as 'Name: CG: xxxxxxxxxxxx-1111'. A table displays transaction details:

ID	Ship Date
024-0138658413	12-13-201 postauth

Click the **postauth** button to complete the transaction.



Note: The Ship Date default is the current date but can be edited as necessary. The Ship Date feature can also be invoked through TCLink through the 'shipdate=mm-dd-yyyy' parameter. See the TrustCommerce Developer Guide for more details.

Restaurant

Overview

A primary requirement of restaurants is to follow the original preauth with a postauth that includes tips. The TrustCommerce Restaurant module satisfies this requirement in a manner that meets merchant needs while also complying with interchange requirements. To activate the Restaurant feature, contact your TrustCommerce Solutions Consultant.

Once the Restaurant feature has been activated, process the original preauth for the full amount of the client check. Once the client has added a tip to the bill, return to the TC Vault to add the tip amount to your postauths.

After processing the preauth transaction generate a Chain Report:

Transactions	Name	Account	Date	Authorized	Captured	Tip
1 		xxxxxxxxxxx-1111	12-13-2011 00:29 PST	\$47.50	\$0.00	\$0.00
2 		xxxxxxxxxxx-1111	12-13-2011 00:26 PST	\$23.00	\$23.00	\$3.00

Click the **Credit Card** icon to display the postauth with tip screen. Notice that the Captured amount and the Tip amount are \$0.00.

Detail Report
Search
Month Summary
Bank Settlement

CC: [xxxxxxxxxxx-1111](#) 

ID	Date	Amount	Action	Status	Response Code	Description	Modify
024-0138658468	12-13-2011 00:29:30 PST	\$47.50	preauth	approved	00	Unknown	\$0.00 Add Tip & postauth

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

Summary Report
Chain Report

[Download CSV](#)

Enter the TIP amount only then click the **Add Tip & postauth** button. The total amount will be captured.

Logging Out

Overview

When you are done with reviewing reports or processing credit cards you may want to log out of the TC Vault. To log out simply click on the Logoff link under TC Vault Administration section of the left navigation menu. You will be automatically redirected to the Logoff page.

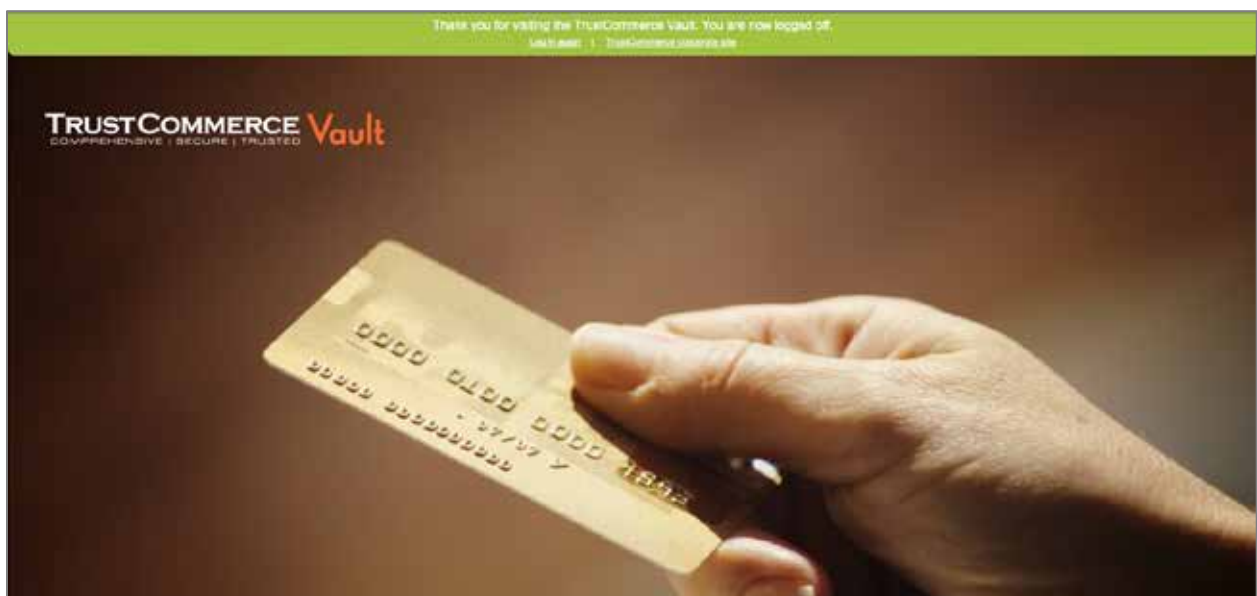



Note: If TC Vault is inactive for 10 minutes, you are automatically logged out.



Important: Always remember to log out of TC Vault by clicking on this link. This helps to prevent others from gaining unauthorized access to the TC Vault.

To log back on, click the **Log in again** link and you will be redirected the TC Vault login page. You can also type the TC Vault web address in your browser to access the login page.



Contact

For more information please contact:

Email

Info@TrustCommerce.com

Telephone

Toll Free: (800) 915-1680

Local: (949) 387-3747

Web Site

www.TrustCommerce.com

Appendix A – E-Commerce Terms

E-Commerce Terms

The following section outlines terms used in this guide.

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

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Actions

Actions are the short names for the transaction type. Actions include [sales](#), [preauths](#), [postauths](#), [credits](#), [voids](#), [reversals](#) and [chargebacks](#).

AVS

AVS stands for Address Verification Service. The AVS system compares the numeric information submitted with a transaction (street address and Zip code) with the information on file at the card-issuing bank. AVS can be an effective tool in the battle against on-line credit card fraud. Including AVS values (street address and Zip code) may also reduce the fees paid by merchants to the Credit Card Associations.

AVS is informational only and is independent of all other checks that the bank does (account standing, available credit, etc.)

The card-issuing bank DOES NOT use AVS in determining whether to approve or decline a transaction. As a result, the bank may approve the transaction but report an AVS failure. By returning the appropriate AVS Response Codes, the AVS System provides individual merchants with the information needed to make their own decisions about whether to accept or refuse a transaction.

When AVS is set to 'On' in the TrustCommerce Virtual Card Terminal or through the avs=y setting in TCLink, you are instructing TrustCommerce (not the bank) to report a declined transaction for all AVS responses of 'N' or 'O'.

Repeated AVS declines can deplete the cardholder's available balance—even though funds will never be transferred to the merchant.



Note: All credit card transactions are processed through the AVS system of the card issuing bank whether you choose to set AVS to 'On' or 'Off'.

AVS is currently only available for purchasers who reside in United States. For more details, see [Appendix B — AVS Response Codes](#).

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Chains

A chain is a series of transactions that 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.

Chargebacks

On occasion, even the most meticulous merchants face chargebacks. This occurs when a customer calls his or her credit card company to dispute a transaction and requests that the charge be reversed and credited back to their account. When this happens, the disputed funds will be immediately removed from your account and returned to the cardholder. You will then be notified by your merchant bank that a chargeback has taken place and you will be given the opportunity to refute the cardholder's claim.

When you are hit with a chargeback, DO NOT issue a credit—even if you agree that the transaction should be reversed. As noted above, the funds have already been removed from your account.

If a chargeback is successful against you, the TC Vault Chargeback action can be used to make an entry into the TC Vault reports that will not result in the movement of funds. The TC Vault Chargeback action is for reporting only. Tracking chargebacks will help keep your net deposit and other totals properly matched with the funds deposited through your merchant account into your depository account.

Credits

A credit reverses a postauth or 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 a partial credit is also possible. Let's look at an example based on Ann's Widget Store.

Ann's Widgets has a standing "We'll Beat Any Advertised Price" offer. A customer previously purchased an item from her company for \$50.00, but a few days later located an advertisement for the same item at a competitor for \$40.00. Ann must now credit \$10.00 back to her customer in order to honor her advertisement. Using the report generator, she locates the sale transaction. In the Modify Box, 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 \$10.00 back on the card. Now, when she views that transaction in future reports, Ann will see that the value of \$40.00 is listed in the credit box. If at a later date the same customer decides to return the item for a full refund, Ann can view the sale transaction and click the credit button 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.

CVV

As with AVS, CVV checking is independent of all other checks that the bank does (account standing, available credit, etc.). Unlike AVS, there is not a consistent response from the card issuing bank to CVV failures. Some card issuers will issue a 'hard decline' if a CVV mismatch occurs (no authcode will be issued) while others will approve CVV failures and issue authcodes. TrustCommerce will always report a CVV mismatch as a decline/CVV.

In cases where an authcode has been issued, a 'postauth' button will be available in the Transaction Detail Report. Clicking the 'postauth' button will force an override of the CVV decline. In cases where an authcode has been issued, a 'postauth' button will be available in the Transaction Detail Report. Clicking the 'postauth' button will force an override of the CVV decline.

To access the transaction detail report, click on the transaction ID from declined transaction in the chain report.

If you do not choose to force the override, the original authorization will expire in approximately 10 days. No funds will be moved on a CVV decline—unless you force the override.

If you want to release the funds back to the cardholder immediately, contact the card issuing bank using the customer service number on the back of the credit card. Be prepared with the authcode from the TrustCommerce Vault and request that the funds be released.

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Interchange

The Credit Card Associations (Visa, MasterCard, Amex, Discover, etc.) charge merchants a percentage of the value of each settled transaction. This service charge is called Interchange.

Interchange fees can vary depending on the merchant's industry and on the data captured with the transaction. Card Present transactions (Retail) are charged lower fees than Card Not Present transactions (e-commerce, Mail Order, Phone Order) due to the relative levels of risk. Including AVS and CVV information with Card Not Present transactions can lower the likelihood of fraud and therefore, can result in lower Interchange rates. Transactions that settle more than 24 hours after the original preauths submission may be charged a higher Interchange rate.

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Preauths/Postauths

Although the sale action is the most straightforward, merchants often need a way to authorize the transaction at the time of purchase, and later capture the money when the products or services purchased by the customers 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". A "preauth" (short for pre-authorization) is almost identical to a sale. The only difference is that a preauth only authorizes a transaction; it does not capture it. A preauth does two things: it confirms that the card is valid, and it reserves the dollar amount specified in the transaction for the merchant.



Important: No money is transferred by a preauth.

In order to capture the funds, you must run a postauth (short for post-authorization). You do not 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 been successfully submitted, the preauth/postauth transaction pair has had the same effect that a sale transaction would have had by itself.

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

Ann runs a web store selling widgets. She normally has the widget(s) ordered in stock, so her shipping department can fill and send the order out to the customer the next business day. However, if a widget requested by a customer is not in stock and has to be special-ordered, it frequently takes a week or more before the items can be shipped. 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 handle dozens of phone calls from irate customers who were charged weeks earlier but are still waiting on their product.
- | In some cases, special orders cannot be filled. This could occur, for example, towards the end of a fiscal year as new models of 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 cannot tell the difference between a preauth and a sale. Visa and MasterCard rules and regulations are very specific; you cannot collect the money until you fulfill the order.



Important: The order takes more than 14 days to fill, or the time between preauth and postauth is more than 14 days, you can always reauthorize the transaction with a "reauth".

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Reauth

If a preauth has not been postauthed within 14 days, it must be reauthorized using the TrustCommerce reauth action. A reauth runs a new preauths on the original credit card.

Reconciliation

Reconciliation refers to anything that merchants must do to close transactions. Reconciliation tasks may include postauths, credits, reauths, and chargebacks. All of these activities can be completed on the TC Vault.

Reversals

See [Voids and Reversals](#).

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Sale

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.

A successful sale returns an “approved” status. 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 modifications you might want to make would be a void or a credit.

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Transaction ID

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 TC Vault website and are the best way to refer to specific transactions. They are also used for running two-part transactions, as described below.

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Voids and Reversals

Occasionally, merchants make mistakes and require a way to undo a transaction. This errant transaction could be a preauth, a postauth, a sale or a credit. To resolve these situations, TrustCommerce provides Voids and Reversals.

A Void removes a Sale, Postauth, or Credit transaction from its settlement batch. In order for a Void to be successful, it must be submitted before the batch settles. For all practical purposes, this means Voids must be submitted before 8 pm Pacific time on the day that the transaction was submitted.

A Reversal is used to undo a preauth. By submitting a Reversal, the merchant agrees to release authorized funds back to the cardholder and abandon any claim to those funds.

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Appendix B – AVS Response Codes

Address Verification System (AVS) Response Codes

Use the information below to determine the meaning of each AVS response code.

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

AVS Response Codes	
AVS Code	Description
A	Street address matches, but five-digit and nine-digit postal code do not match.
B	Street address matches, but postal code not verified.
C	Street address and postal code do not match.
D	Street address and postal code match. Code "M" is equivalent.
E	AVS data is invalid or AVS is not allowed for this card type.
F	Card member's name does not match, but billing postal code matches.
G	Non-U.S. issuing bank does not support AVS.
H	Card member's name does not match. Street address and postal code match.
I	Address not verified.
J	Card member's name, billing address, and postal code match.
K	Card member's name matches but billing address and billing postal code do not match.
L	Card member's name and billing postal code match, but billing address does not match.
M	Street address and postal code match. Code "D" is equivalent.
N	Street address and postal code do not match.
O	Card member's name and billing address match, but billing postal code does not match.
P	Postal code matches, but street address not verified.
Q	Card member's name, billing address, and postal code match.
R	System unavailable.
S	Bank does not support AVS.
T	Card member's name does not match, but street address matches.
U	Address information unavailable.
V	Card member's name, billing address, and billing postal code match.
W	Street address does not match, but nine-digit postal code matches.
X	Street address and nine-digit postal code match.
Y	Street address and five-digit postal code match.
Z	Street address does not match, but five-digit postal code matches.