Getting Started with Transaction Express

Table of Contents

Transaction Express User Guide

Section 1 – Getting Started

Welcome Email

When your Gateway account is set up, a Welcome Email will be sent. This email includes login instructions and the administrative User ID which was created for your Gateway Account.

- You will be prompted to change your password the first time you log in.
- The Admin User ID is assigned a Role which grants access to all features and functions active on the Gateway account.
- For security purposes, this User ID should not be used as your working account. Please see the Add User instructions which will walk you through creating a new unique User ID for day-to-day use in Transaction Express.

Merchant List

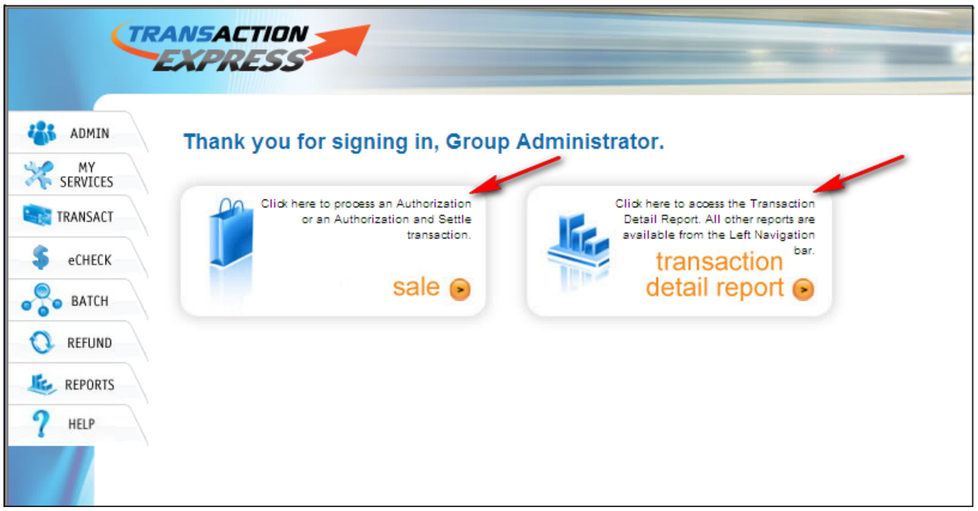
When a User has access to multiple Gateway accounts or a Group of Gateway accounts, the user will be presented with a Merchant List where they can select the Gateway Account or Group they would like to log in as.

- A green circle with a G indicates a Group
- A blue circle with an M indicates a Gateway Account
- A yellow circle with an S indicates a Sub-Group
- Please see Groups for more information on Group configurations.
- Return to Merchant List –It is possible to return to the Merchant List you were presented with by selecting Admin > Return to Merchant List from the left navigation menu. Once on the Merchant List, you can select a different Merchant or Group to work with.

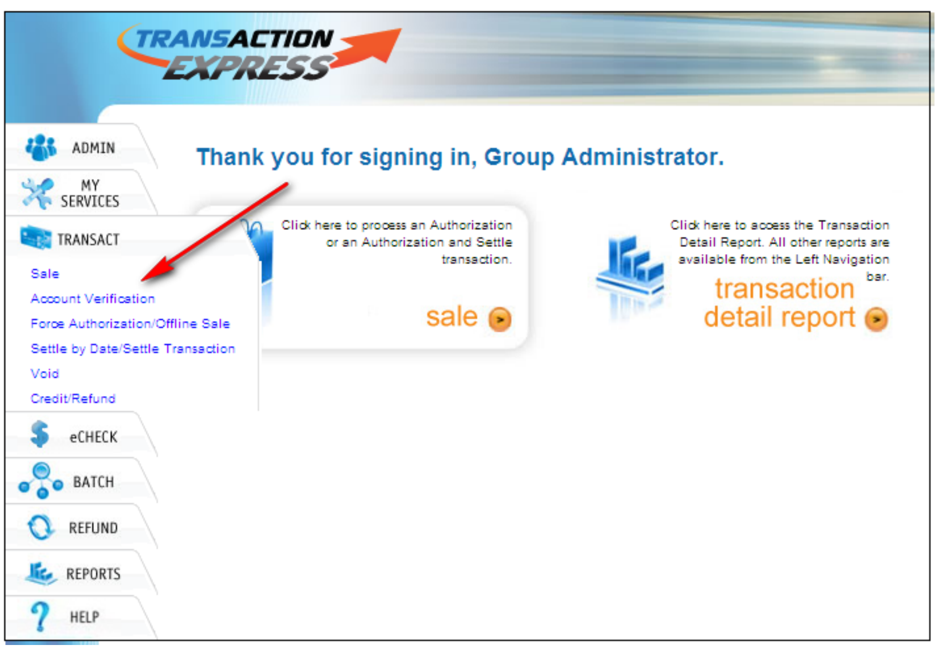
Navigation

After logging in (and selecting your Gateway ID or Group ID from the Merchant List, if applicable) you will be routed to the Transaction Express Home page.

- There are several quick links available on the Home page. These links will route you to the most common tasks, such as a Sale or the Transaction Detail Report.



- In addition to the quick links, all Transaction Express features and functions are available in the Left Navigation menu. Under each heading, multiple options are available. Options are dependent upon your account set up. A brief description of each heading is provided below:



Admin – This is where all Administrator functions are located. Admin functions include but are not limited to:

- Find / Manage Roles
- Find / Manage Users
- Duplicate Transaction Check Options
- User Defined Field Setup
- Password and Profile Management

Transact – This is where all transaction processing options are located. Transact functions include but are not limited to:

- Sale – Authorization Only and/or Authorize and Settle
- Account Verification
- Force/Voice Authorization
- Credit/Refund
- Void

Refund – This is where transactions can be refunded or voided. Refund features include:

- Blind Credit
- Credit/Refund Search
- Void Search

Reports – This is where all reporting is located for your processed transactions. Report options include but are not limited to:

- Transaction Detail Report
- Custom Report
- Settlement Summary Report
- Transaction Summary Report
- Activity Summary Report
- Authorization Summary Report

My Services – This is where you access your additional products, once they are available for use. Services include but are not limited to:

- Translink
- Wallet
- Recurring Payments

Help – This is where you can access the Transaction Express System Help pages. The Help system includes help for all features and functions available on Transaction Express.

- There is also a Page level help link located at the top of each page in Transaction Express.

Note: In addition to the quick-links on the Home Page and the Left Navigation bar which can be accessed from any page in Transaction Express, there will be Breadcrumbs present on each page, which will return you to a previously visited page. Any of these blue Breadcrumb links can be clicked and will return you to the noted page.

Main Menu > Reports > Transaction Detail Report > Transaction Details

Password Security

Transaction Express passwords must meet the following complexity requirements:

- Password length is at least 8 characters but no more than 15 characters.
- Passwords must contain at least 1 alphabetical character and 1 number.
- Passwords are case sensitive.
- Passwords must contain at least 1 capital letter.
- Passwords must contain at least 1 special character (i.e, !, @, #, $, %, etc…).
- You may receive a prompt to change your password after successfully logging into the system. This is normal and is part of the password maintenance process.

Change Password

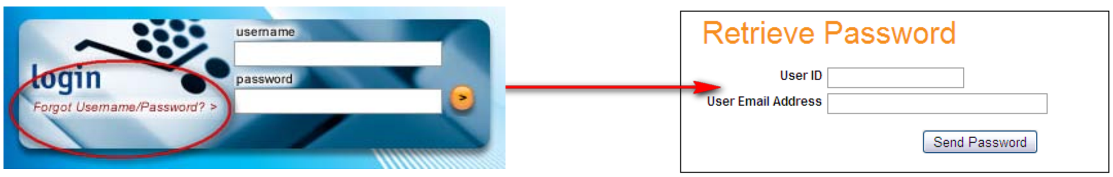
Periodically, you will be asked to change your password. Transaction Express passwords must meet the following complexity requirements:

- Password length is at least 8 characters but no more than 15 characters.
- Passwords must contain at least 1 alphabetical character and 1 number.
- Passwords are case sensitive.
- Passwords must contain at least 1 capital letter.
- Passwords must contain at least 1 special character (i.e, !, @, #, $, %, etc…).
    - You can also update your password at any time by selecting **Admin > Change Password.** Enter your current password, enter your new password twice, and then hit Update.

Retrieve Password

If you forget your Transaction Express password, a new password can be requested by selecting Forgot Password on the login screen. You will be prompted to supply your User ID and Email address. These values must match those on your User Profile in order to receive a new temporary password.

- If you do not receive your password within 5 or 10 minutes, check your junk mail folder or contact your local account administrator.
- Once received, you can log into Transaction Express with your User ID and new password. You will be prompted to update your password once you log in.



View Merchant Profile

Your Merchant Profile can be viewed by selecting **Admin > View Merchant Profile** from the left navigation menu. The profile will provide a read-only view of your address information and the features which are active on your Transaction Express account.

Wildcard Searches

A Wildcard character of ***** is allowed in most of the search fields in Transaction Express. If you only have partial information, a Wildcard search can be performed by supplying the portion of the data you are looking for led or trailed by an *****. Once again, Most search fields in Transaction Express will allow a Wildcard search.

For example, by placing 4* in the Role ID field, all Role IDs which begin with a 4 will be returned. If *4 is used, all Role IDs with a 4 as a subsequent character will be returned (e.g. 41 or 114 respectively).

Group Access

A Group in Transaction Express is a collection of Gateway accounts all bundled together under a shared login. Group access allows you to pull roll-up reporting which will include activity for all Gateway IDs which are part of the Group. Grouping is only possible with two or more Gateway accounts. Please contact your support representative if you require Group functionality.

- If you are part of a Group, you will be presented with the Merchant List upon login. Please see Merchant List for more information.

Multi-Merchant Access

With Transaction Express, it is possible to associate a User to multiple Transaction Express Gateway accounts. When a User is associated to multiple Gateway accounts, they will be presented with a Merchant List when they log in. Initial Multi-Merchant configuration must be performed by Merchant Services. Please contact your support representative if you require Multi-Merchant access.

- If you have Multi-Merchant access you will be presented with the Merchant List upon login. Please see Merchant List for more information.

Manage Associations - An Overview

An Association is a relationship between two objects. An object may be a Role, a User, a Merchant, a Group or a Permission. This overview will briefly discuss each of the association types.

Role Associations:

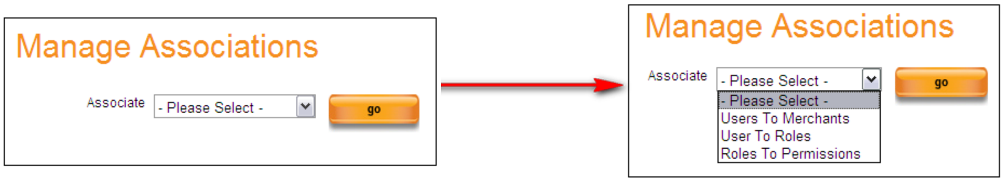
- **Roles to Permissions –** Performing tasks within Transaction Express, such as processing a Sale, requires Permission to do so. Permissions are assigned to users in the form of a Role. The Role to Permission association will allow the creation of custom Roles which include any Permission(s) you would like to add.
- **Users to Roles –** Assigning a Role to a User will allow them to perform tasks in Transaction Express. A User's access is constrained by the Role (and the Permissions it contains) which the User has been assigned.

Group and Multi-Merchant Associations:

- **User to Merchant –** In the event you have a Group or Multi-Merchant configuration, when a new User is added, they can be associated with any Gateway account you have access to.
- **Users to Group -** In the event you have a Group configuration, when a new User is added, they can be associated with any Transaction Express Group or Sub-Group you have access to.
- **Merchant to Group –** This association allows you to associate Merchants to any Group or Sub-Groups you may create.
- **Group to Group –** This association allows the modification and movement of Sub-Group associations within your group structure. This association type is only available if you are part of a Group.

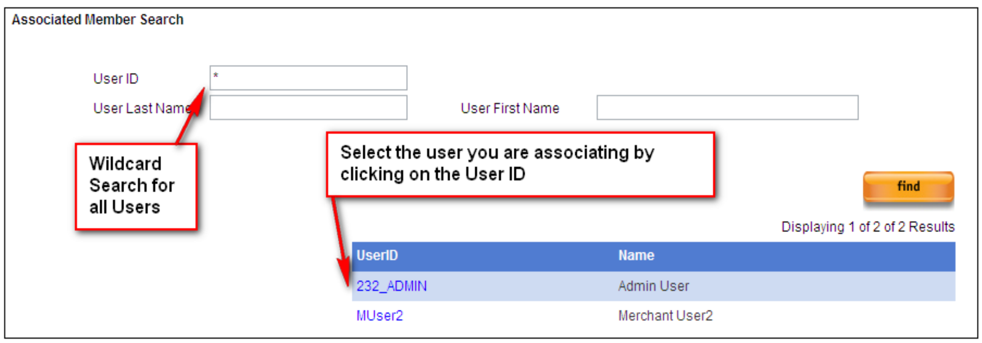
How to Manage Associations

Step 1: Select the Association type (In most cases, the Associate type will default based on the screen from which you are routed. For example, when creating a User and associating a Role, the Associate dropdown will default to User to Roles).



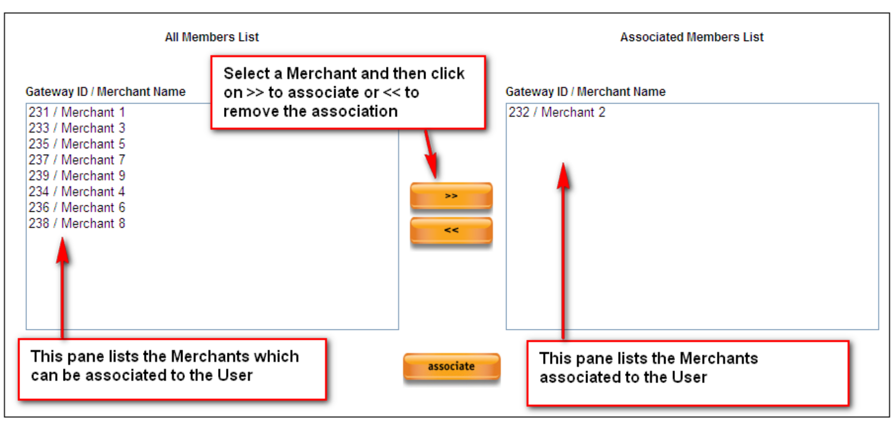
Step 2: The Associated Member Search section allows you to locate the Object to which you will be associating. In the example below, Users to Merchants was selected. The Associated Member Search is used to Search for the User you are associating to a Merchant.
Specify your search criteria and press Find to return results.

- *Wildcard* searches are allowed



Step 3: The All Members List and the Associated Members list will show available and existing associations.

- All Members List shows all entities which can be associated.
- Associated Members List shows all entities which are associated (or will be when the association is finalized).

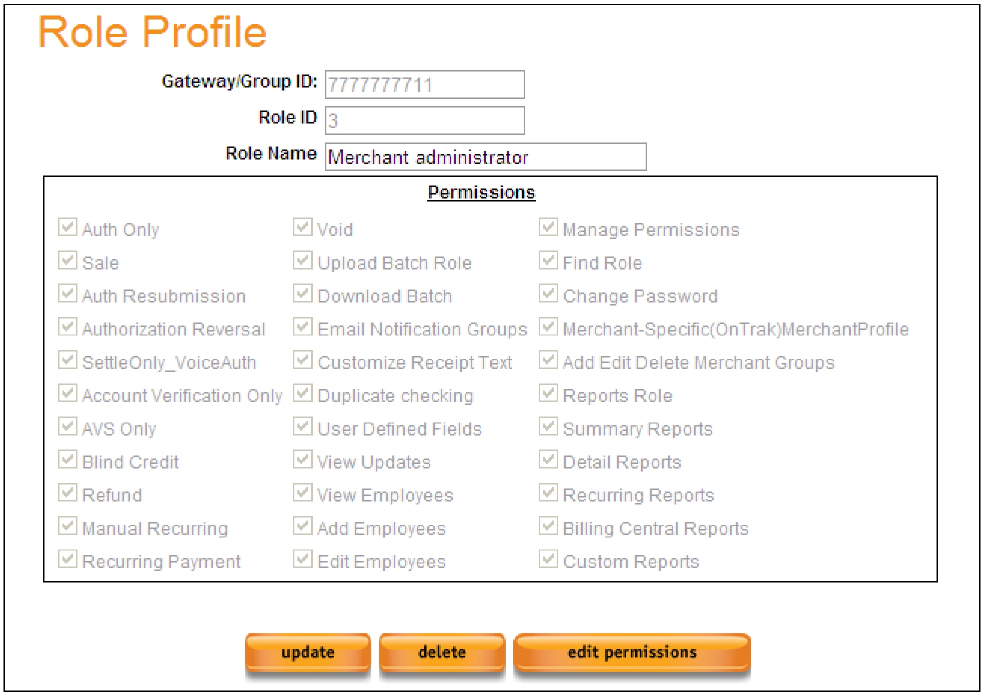


Step 4: Press Associate to finalize changes.

Section 2 – Roles and Permissions

Roles Defined

A Role is a collection of Permissions. In order for a User to access the Transaction Express Virtual Terminal, a Role must be assigned. A User's access to the features and functions in the Virtual Terminal will be determined by the Role they are assigned.



Predefined (Global) Roles

There are four predefined, or Global, Roles available for use on your Transaction Express account.

- **Merchant Administrator -** Grants a user access for all features and functions available on the Transaction Express account.
- **Transactions Only -** Grants a user access to all transaction processing available on the Transaction Express account.
- **Reporting Only –** Grants a user access to all reports available on the Transaction Express account.
- **Transactions and Reporting –** Grants a User access to all transaction processing and all reporting available on the Transaction Express account.

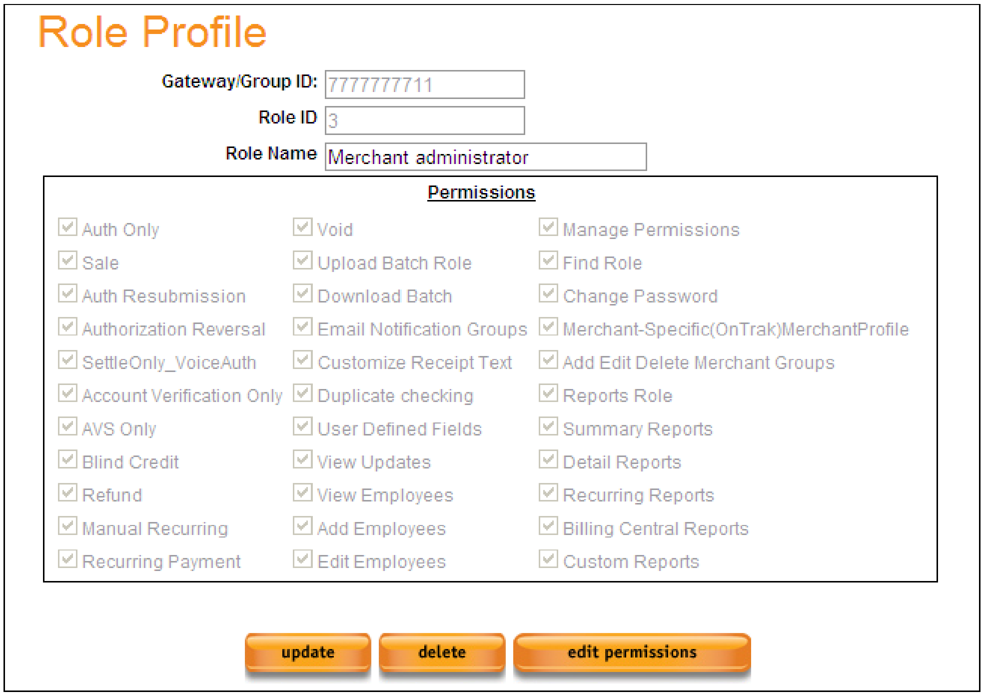
Permissions

Below is a list of Permissions which can be assigned to a Role in Transaction Express.

Permission	Description
Account Verification Only	Submit Account Verification only transactions
Add Employees	Add employees
Add/Edit/Delete Merchant Groups	Add/edit/delete merchant groups
Authorization Only	Submit Authorization Only transactions
Authorization Resubmission	Resubmit declined authorizations
AVS Only	Submit a transaction requiring the Address Verification System (AVS)
Blind Credit	Submit a blind credit
Change Password	Reset an employee password or unlock an employee who cannot login
Custom Reports	Create, modify, and delete custom reports
Customize Receipt Text	Customize the receipt header/footer
Delete Employees	Delete employees
Detail Reports	View reports
Download Batch	Download the batch response file
Duplicate Checking	Check for duplicate transactions
Edit Employees	Edit employees
Email Notification	Find, Select, Update, Delete and Add Email Notifications
Manage Permissions	Manage permissions
Manage Roles	Roles bundle permissions. Each user has at least one role. A role exists for every group or merchant associated with a user. A single role may exist or a user may have a unique one for each group or merchant.
Manual Recurring	Set up manual recurring transactions
Recurring Payment	Set up recurring payments
Refund	Process a refund
Sale	Submit Authorization and Settle transactions
Settle Only (Voice/Auth)	Process a settle only (voice/auth) transaction
Summary Reports	Create and print summary reports
Upload Batch	Upload batch files
User Defined Fields	Define the five user defined fields
View Employees	View employees
View Merchant Specific Profile	View a merchant specific profile
View Reports	View reports
View Updates	View updates
Void	Void a transaction

Role Profile

A Role Profile will provide information about the Role selected.

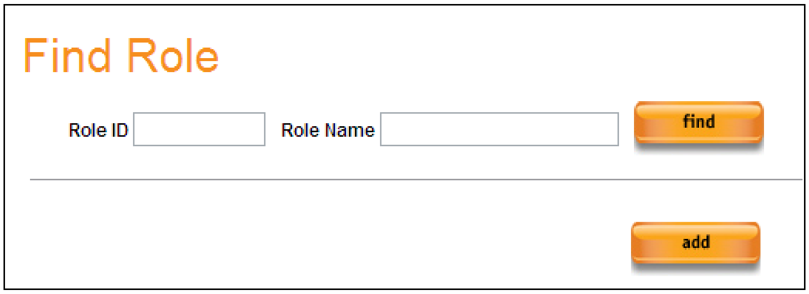


- **Gateway/Group ID -** This will display the Gateway ID or the Group ID you are currently logged in under.
- **Role ID -** This field displays the system generated ID which was assigned to this Role.
- **Role Name –** This field displays the Name which was assigned to the Role.
- **Permissions –** This section discloses the Permissions which this Role will grant a user.
    1. **Update Button –** This will finalize any updates made to this Role
    2. **Delete Button –** This will delete the selected Role, if it was created **on** your Gateway or Group.
    3. **Edit Permissions Button –** This will allow you to change the Permissions associated with this Role if it was created on your Gateway or Group.

Find a Role

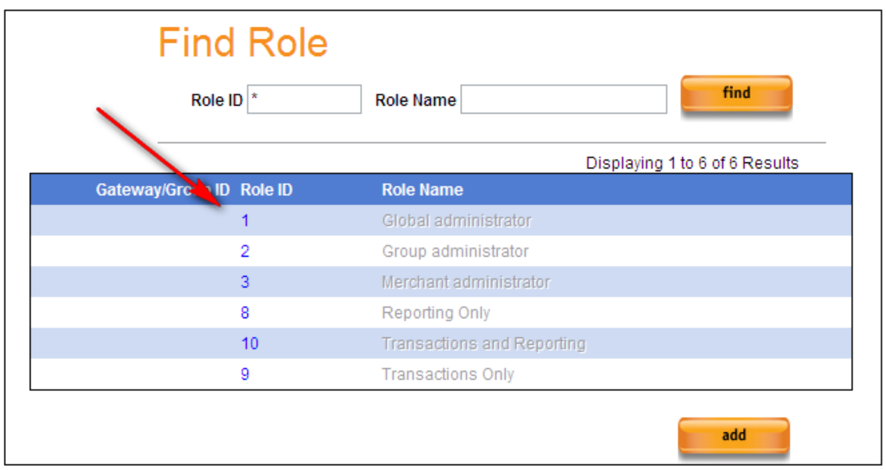
Access this by clicking **Admin > Find Roles.** You will be routed to the Find Role screen.

- You can search for a Role by providing the Role ID or the Role Name you are searching for. A Wildcard of * can be used to search for results if you are unsure of the exact Role ID or Name.



- In the result grid, you can click on a Role ID in order to view the Role Profile.
- Roles which were created at the Gateway or Group level can be modified by clicking on the Role Name returned in the result grid.

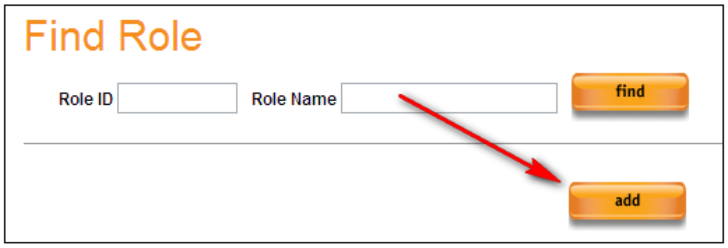
  1. If the Role Name is greyed out, this is a Global Role and updates cannot be made to it.
  2. If the Role Name is blue, it can be selected and you will be routed to the Manage Associations screen where modifications to the Permissions of this Role can be made.



Add a Role

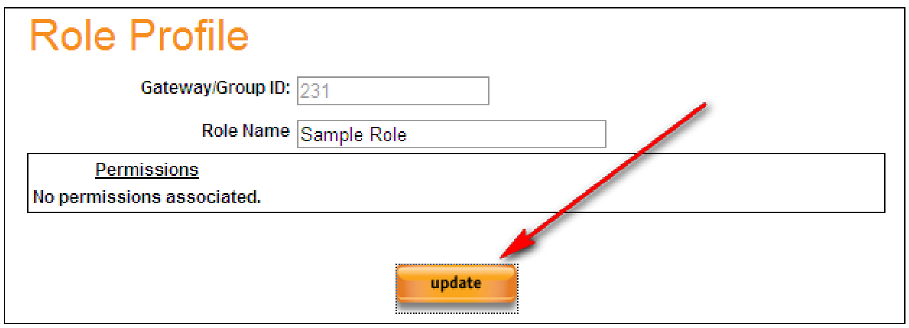
Access this by clicking **Admin > Find Roles.** You will be routed to the Find Role screen.

- Press the Add button to begin. You will be routed to a blank Role Profile



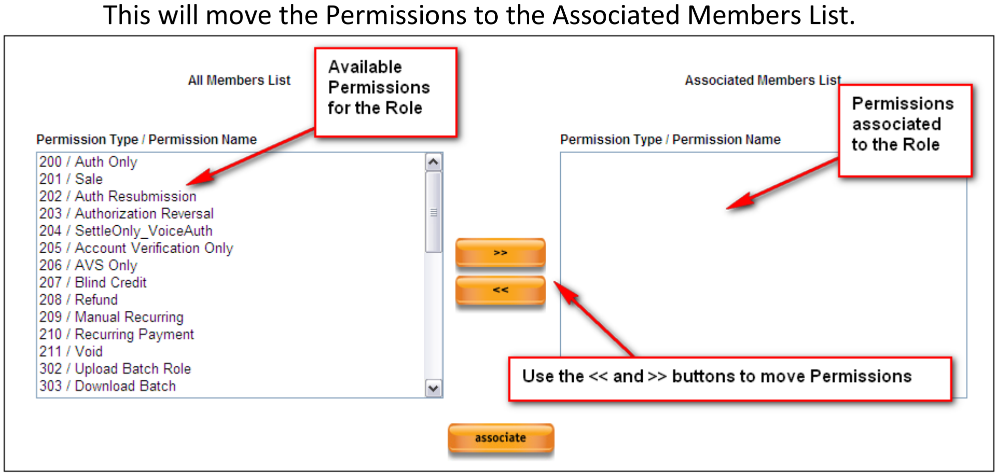
1. The Gateway/Group ID will default to the Merchant or Group you are logged in as. This cannot be changed.

- Role Name – This is what you would like to call the Role. Provide a Name and press the **Update** button. You will be routed to the Manage Associations page.
- At the bottom of this page, there are 2 panes.



1. **All Members List** – Displays all Permissions which can be added to this Role.
2. **Associated Members List** – Displays all Permissions associated with this Role. On new Roles, this pane will initially be blank.

- Select the Permissions to be associated with this Role and press the **>>** button. This will move the Permissions to the Associated Members List.



- Press the **Associate** button to finalize the Role.
- This Role can now be assigned to Users.

Section 3 – User Management

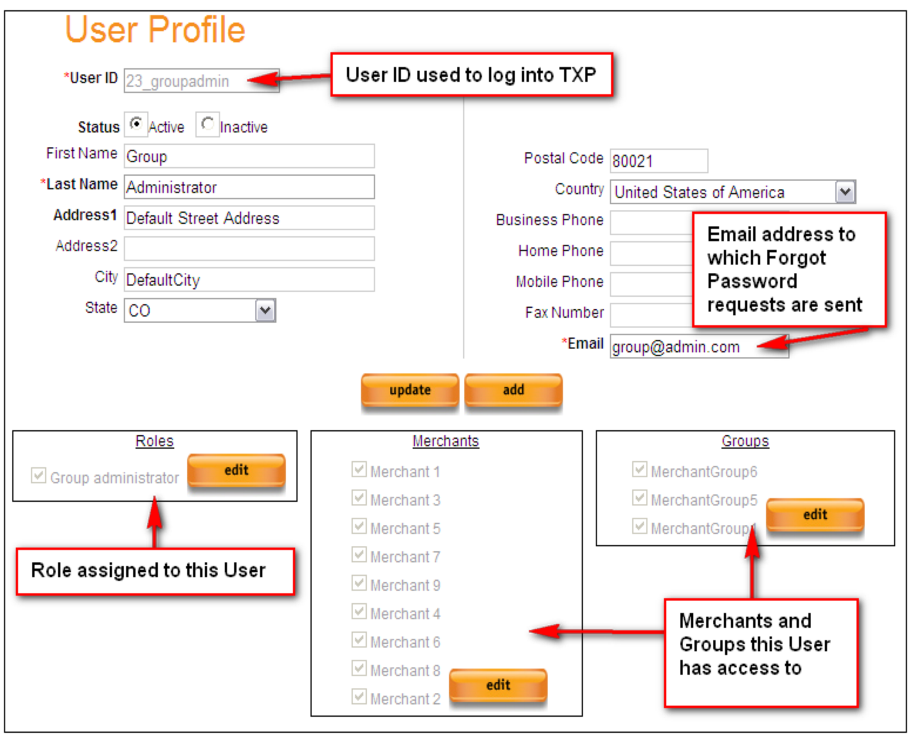
Admin Login

When your account is initially set up, you will receive an Administrator Login ID and password via email. This Login ID can be used to access the system for day-to-day processing; however security best practices recommend setting up a new User ID and password for yourself to be used as your working login. A unique Login ID and password should be created for each employee accessing the system.

User Profile – Update User Profile

User information is managed from the User Profile. Your User Profile can be viewed by selecting **Admin > View Profile** from the left navigation menu**.**

- **User Profile important fields:**
  - **User ID –** This is the value which is used to access the Transaction Express Virtual Terminal
  - **Status –** This indicates if a User is Active or Inactive. Inactive Users are not able to log into the Virtual Terminal.
  - **Email Address –** This is the email address which "forgot password" requests will be sent to, if requested.
  - **Roles –** This will list all of the Roles associated to this user.
  - **Merchants –** This will list all Merchants to which this User is associated.
  - **Groups –** This will list all Groups to which this user is associated.



- **User Profile action buttons**
  - **Update –** This will save any changes you have made to this profile.

- **Add –** This will route to a blank User Profile so a new User can be added.
- **Roles Edit –** This allows the Role associated with this User to be updated or changed.
- **Merchants Edit –** This allows the User to be associated to additional Merchant accounts, if applicable.
- **Groups Edit –** This allows the User to be associated to additional Groups, if applicable.

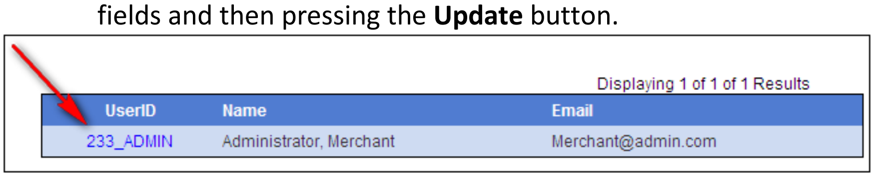
- **Updating a User Profile**
  - Make any changes needed to the User Profile and press **Update** to save the changes.

Find User

Access this by clicking **Admin > Find Users.** You will be routed to the Find User screen.

- A user must have View Employees, Add Employees, or Edit Employees permission to view and access the Find Users page.

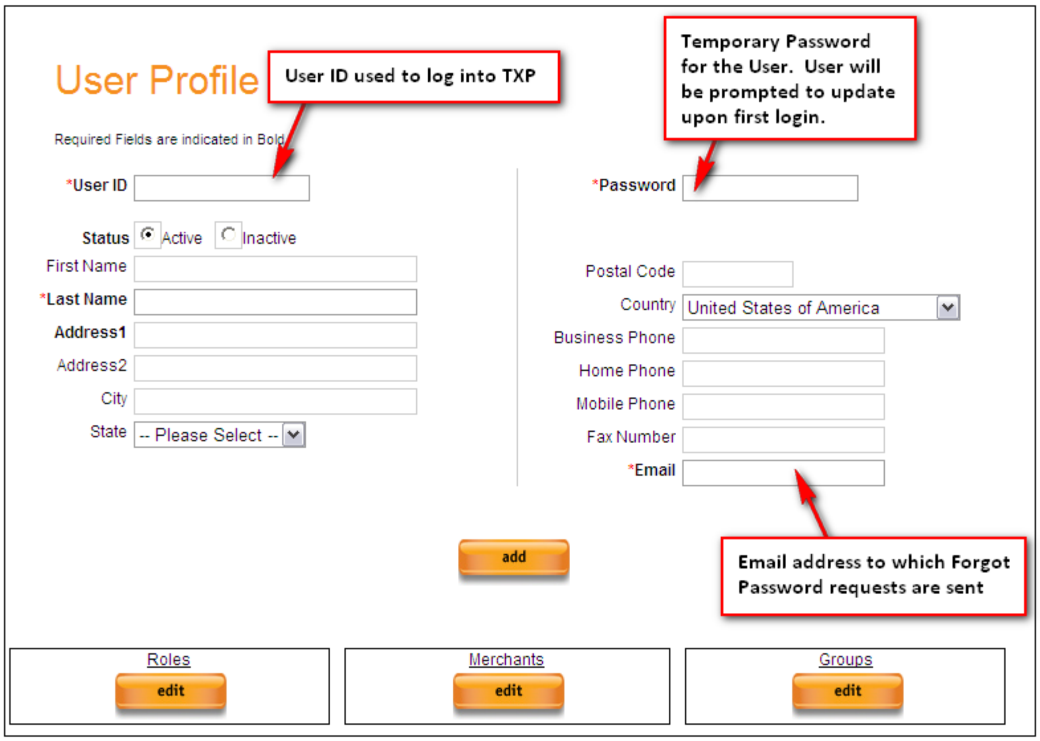
- Several search fields are available on the Find User screen to specify information about the user you are looking for. Pressing the **Find** button will return matching results. If all search fields are left blank, all existing Users on this account will be returned.
- Once results are returned you can view an existing User Profile by clicking on the User ID. Updates can be made to the selected user by updating the appropriate fields and then pressing the **Update** button.



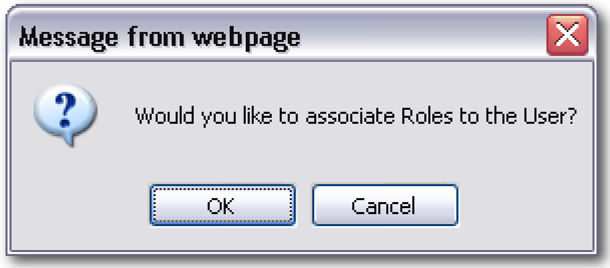
Create User

Access this by clicking **Admin > Find Users** from the left navigation menu.

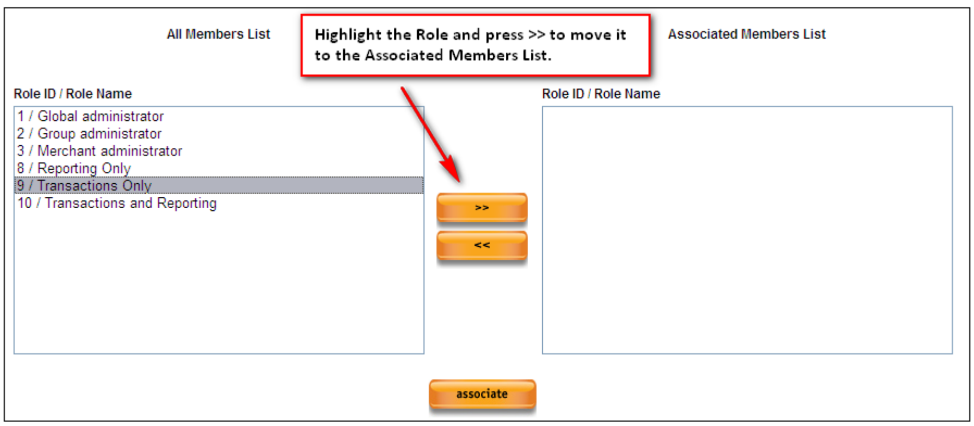
- A user must have Add Employee permission in order to Add new Users to Transaction Express.
- Press **Add** from the Find User screen to be routed to a blank User Profile.
- Enter the following required Profile information in order to set up a User: Any optional fields can be filled out as well.



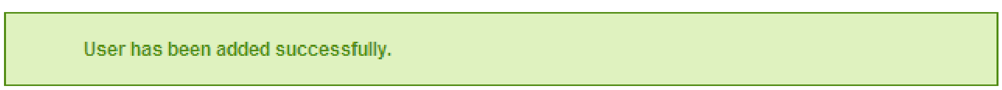
    - **User ID –** Can be 30 Alpha-numeric characters long. User ID's must be unique. This is what the User will use to access the Transaction Express Virtual Terminal.
    - **Last Name**
    - **Address Line 1**
    - **Email Address**
    - **Password –** Password complexity requirements must be followed.
- Press the Add button when all information is provided.
    - You will be prompted at this point to add a Role to this user. A Role is a container of Permissions and will allow this User to access various features and functions in Transaction Express. Without a Role, a User can perform no actions in the Virtual Terminal. Please see About Roles for more information.



- Press **Yes** when prompted to Add a Role. You will be routed to the Manage Associations page. The Roles available to associate to this User are located in the bottom left pane, or the All Members List.
- Once a Role is selected, press **>>** to move the Role to the Associated Members List.



- Press the **Associate** button to finalize the addition of this User. You will be routed back to the User Profile screen.
- Press **Add** to finalize the User creation. You will receive a success message. This User is ready to access the Virtual Terminal.

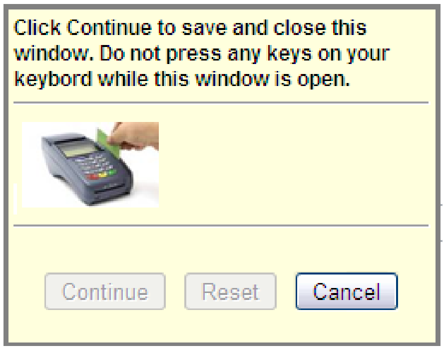


Section 4 – Transaction Processing

Processing A Sale

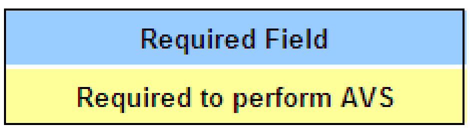
Access the Sale screen by clicking **Transact > Sale** from the left navigation menu.

Note – If *Direct Swipe* is active on your account, a Swipe dialog box will appear. If you do not want to Swipe this transaction, press the **Cancel** button on the box.

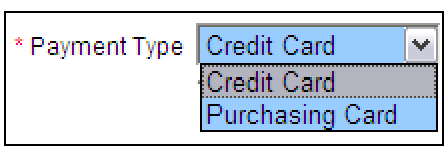


Sale Required Fields

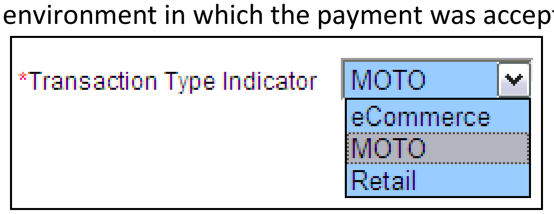
Required fields are color coded on all transaction screens.



Select a **Payment Type.** This will default to Credit Card. Selecting Purchasing Card will allow the addition of Level 2 Data elements to the transaction including Tax Amount and PO Number.

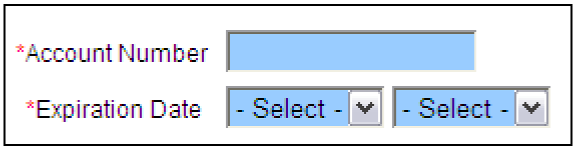


Select a **Transaction Type Indicator.** This will default based on your account configuration but can be changed on a per-transaction basis. This flag will indicate the environment in which the payment was accepted.

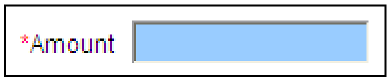


- eCommerce = Internet
- MOTO = Card Not Present or Mail Order / Telephone Order
- Retail = Card Present or Face-to-Face

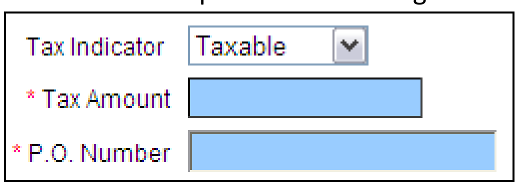
Enter the credit card number, without spaces, in the Account Number field and select the appropriate month and year from the Expiration Date dropdowns for the card.



Enter Transaction Amount. Transaction Amount must include a Decimal and 2 places to the right (i.e. 1.25 or .50)



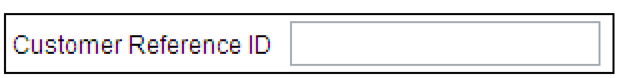
If Purchasing Card was selected as the Payment Type, 3 new fields will appear at the bottom of the Sale Information section.
Tax Amount is required if the Tax Indicator is set to Taxable.
PO Number is required if Purchasing Card was selected.



Once the required fields are complete, you can press the **sale** button to process the transaction. If you have additional information to add to the transaction, those fields and options will be discussed next.

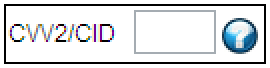
Sale Optional Fields

Enter a **Customer Reference ID**. This is a 50 character field and can be used to include any internal reference information you wish to retain with your transaction.



Several Reports will allow you to search for a transaction by supplying the **Customer Reference ID**.

Enter the **CVV2** or **CID** for the Card being processed. **CVV2** (also known as CVC2 or CID) is a three or four digit value that is uniquely derived for each credit card account.



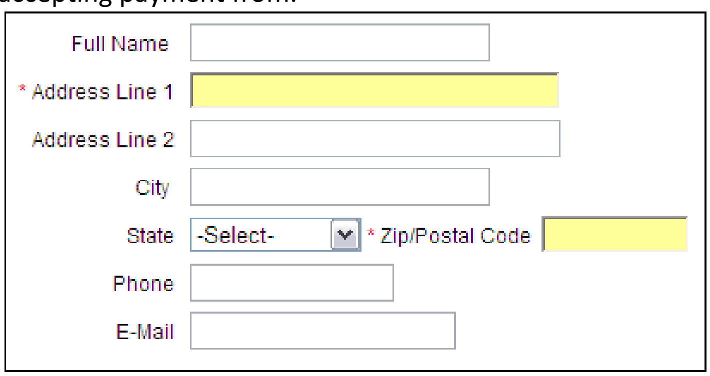
On Visa and MasterCard cards, it is a three digit value printed in reverse italic characters on the signature panel on the back of the card, following the last 4 digits of the account number.

On American Express cards, it is a four digit value printed on the front of the card, usually on the right side.

In a card-not-present environment such as the Internet, CVV2 lets you verify that the cardholder does in fact have the card in his or her possession.

Sale Billing Info

Enter as much Account Holder information as your business requires into the fields provided. This section will reflect the Billing Address of the Customer you are accepting payment from.

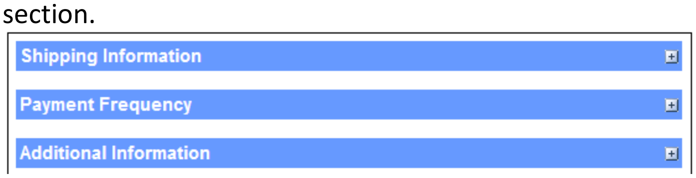


Address Line 1 and Zip Code fields are used for AVS (Address Verification Service).

Provide Cardholder Street Address and Zip Code for AVS on this transaction.

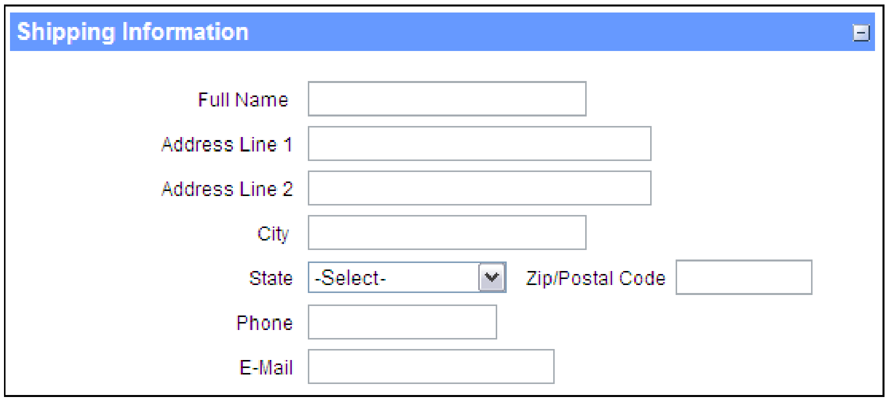
A word about **AVS**: Short for **A**ddress **V**erification **S**ervice, AVS is a service used in the United States to verify a cardholder's billing address. This service provides fraud prevention for transactions that are completed without a credit card being physically presented (Card Not Present or CNP) usually for mail-order, telephone or internet purchases.

The next several sections of the Sale are optional and will default to their collapsed position.
These sections can be expanded by clicking anywhere on the blue title bar for the section.



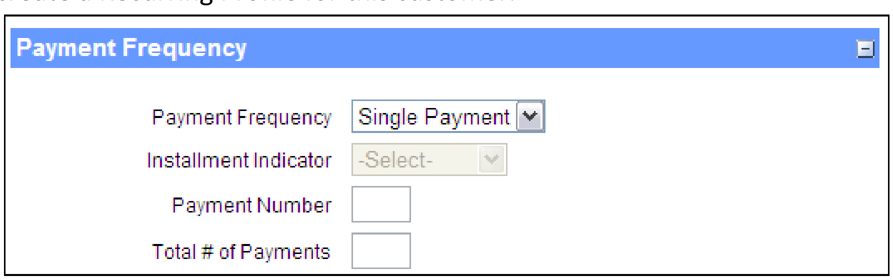
Sale Shipping Info

If you collect Shipping Address information at the time of sale, it can be entered in the Shipping Information section. If your customer's shipping address is the same as their billing address, there is a box which can be Checked in order to copy the customer's billing information into the shipping information section. This will duplicate only the fields which were provided in the billing information section.



Sale Payment Frequency Info

The Payment Frequency section is available to track recurring or installment payments which are managed outside of the Transaction Express system. These fields are for *reporting only* and will ***not*** trigger a Recurring transaction in the future nor will it create a Recurring Profile for this customer.

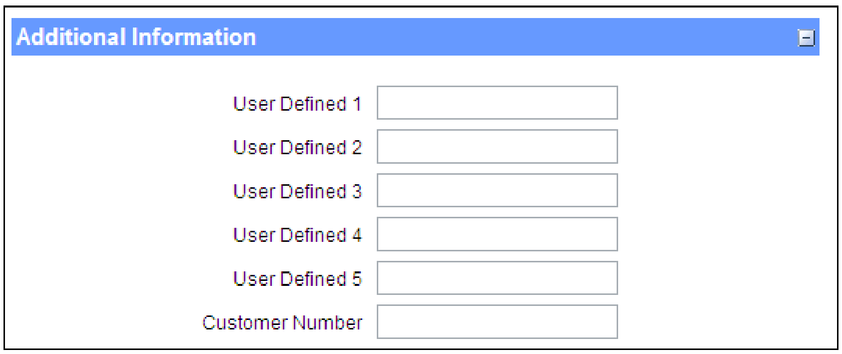


Sale Additional Info

Complete the **Additional Information** section to help identify a transaction for reconciliation with other systems.

There are 5 User Defined Fields available for use in Transaction Express. The names of these fields can be updated, and once updated they will appear in the Additional Information section of the Sale screen.

The configuration of User Defined Fields will be discussed in the “Configurable Options—User Defined Fields” section of this guide.

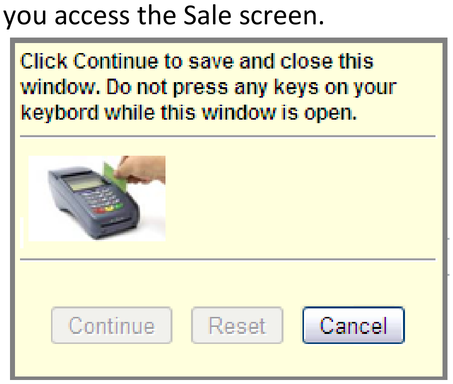


Sale Completion

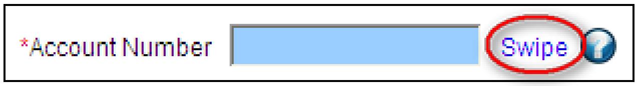
Once you have completed adding information to the transaction, you can press the Sale button.

Sale Direct Swipe

The Direct Swipe feature of Transaction Express is available for Sale transactions. If you have Direct Swipe active on your account, the Direct Swipe box will appear when you access the Sale screen.



If you press Cancel and close the Direct Swipe Window, it can be re-opened by clicking on the Swipe link next to the Account Number field.



At any time the Direct Swipe box is up, you may swipe the credit card you intend to process. (NOTE: Do not press any keys on the keyboard prior to swiping the credit card).

- The Cancel button will close this window

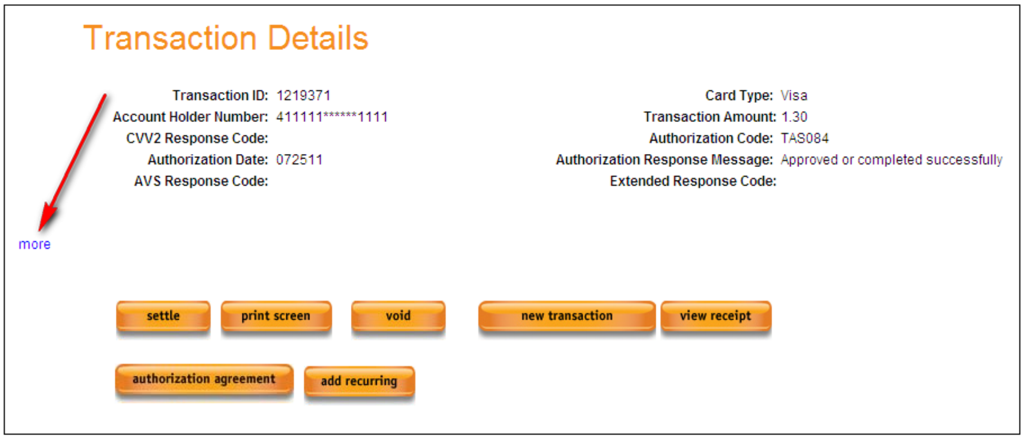
Once the Amount is supplied, along with any Optional fields, press the Sale button to process the transaction.

A Response screen, as shown in the Processing a Sale section, will display.

Most Plug & Play USB Card Readers will work with the Direct Swipe feature of Transaction Express. Please contact your Account Manager for more information on compatible devices.

Sale Response

Once a transaction is processed, you will be routed to a response screen, or **Transaction Details**, which shows you the Approval or Decline status of your transaction.



To view additional information about your transaction, the "**More**" button can be pressed for a comprehensive look at all of the information supplied for the transaction as well as detailed information returned as part of the authorization response.

Sale Response Actions

There are several actions available on the Transaction Details screen. Depending upon the type of transaction you processed, these action will display appropriately.

- **Print Screen** will print a copy of the Transaction Details page you are viewing.
- **View Receipt** will pull up a printable copy of a receipt for this transaction.
- **New Transaction** will route you to a blank transaction screen.
- **Authorization Agreement** will pull up a form so you can capture your customer's signature for any future transactions you may process on their card.
- **Add Recurring** will route you to an Add Customer form so you may add a recurring transaction for this customer.
    - A **Full Name** is required on a transaction for the Add Recurring link to work. If Full Name was not supplied, a new recurring transaction can be added from the **My Services** tab on the left navigation menu.
- **Issue Credit / Refund** will allow you to issue a refund against the transaction you are viewing.
- **Void** will allow you to cancel a transaction which was just processed or has not been settled.
- **Resubmit** will allow you to resubmit a declined transaction for another authorization attempt.
- **Modify & Settle** will allow you to make minor changes to an Authorization Only transaction and then settle it.

Authorization Only

An **Authorization Only** transaction is processed in much the same way as a Sale is processed. The main difference between the two transaction types is that a Sale will Settle automatically the day it is processed and an **Authorization Only** will not Settle until you prompt it to do so by processing a Settle for that transaction.

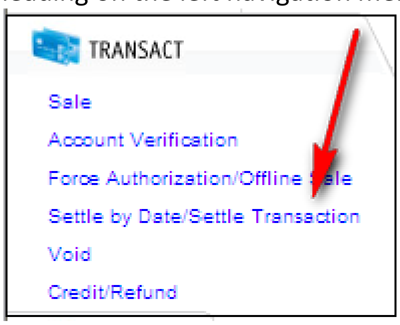
Access the Sale screen by clicking **Transact > Sale** from the left navigation menu.

When processing an **Authorization Only**, all steps taken to process a Sale are followed, but the Auth Only button is pressed instead of Sale.

As with a Sale, you will be routed to a response screen once your Auth Only is processed. If desired, you can Settle this transaction right away by pressing the Settle button at the bottom of the screen.

Authorization Only Settle

In most cases, an **Auth Only** transaction will be Settled at a later date. This can be accomplished from the **Settle by Date / Settle Transaction** link under the Transact heading on the left navigation menu.



You will be routed to the Settle By Date screen.

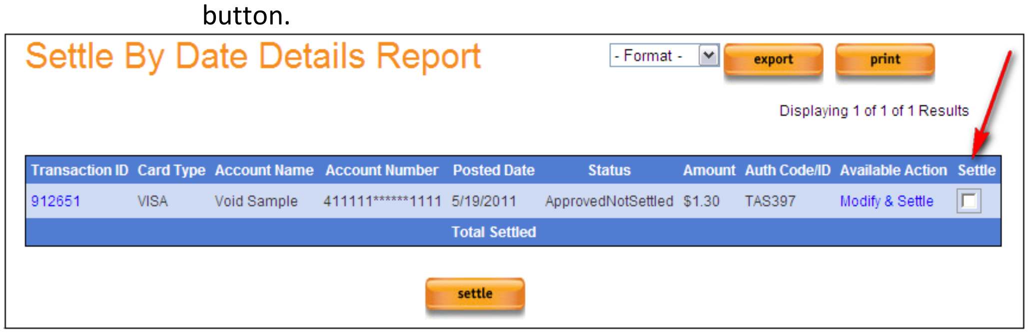
Settle by Date

Once routed to the Settle by Date screen, you will be presented with a list of Dates which have Authorization Only transactions processed but not Settled.

There are two ways to settle transactions from this screen:

1. An entire date can be settled by selecting the “Settle” box next to the date in question and then pressing **Settle Selected Date**. This will settle all transactions for the reflected date.

2. Individual transactions for the reflected date can be viewed and settled individually by clicking on the date in the Posted Date column (above). You will be routed to the Settle by Date Detail Report. This report itemizes the transactions which match the selected Posted Date. Just select the Settle box next to the transaction and then press the **Settle** button.



Account Verification

Access this by clicking **Transact > Account Verification** from the left navigation menu**.** You will be routed to the Account Verification screen.

An Account Verification transaction provides the ability to perform a Zero Dollar ($00.00) Authorization Request to validate a cardholder account is in good standing.

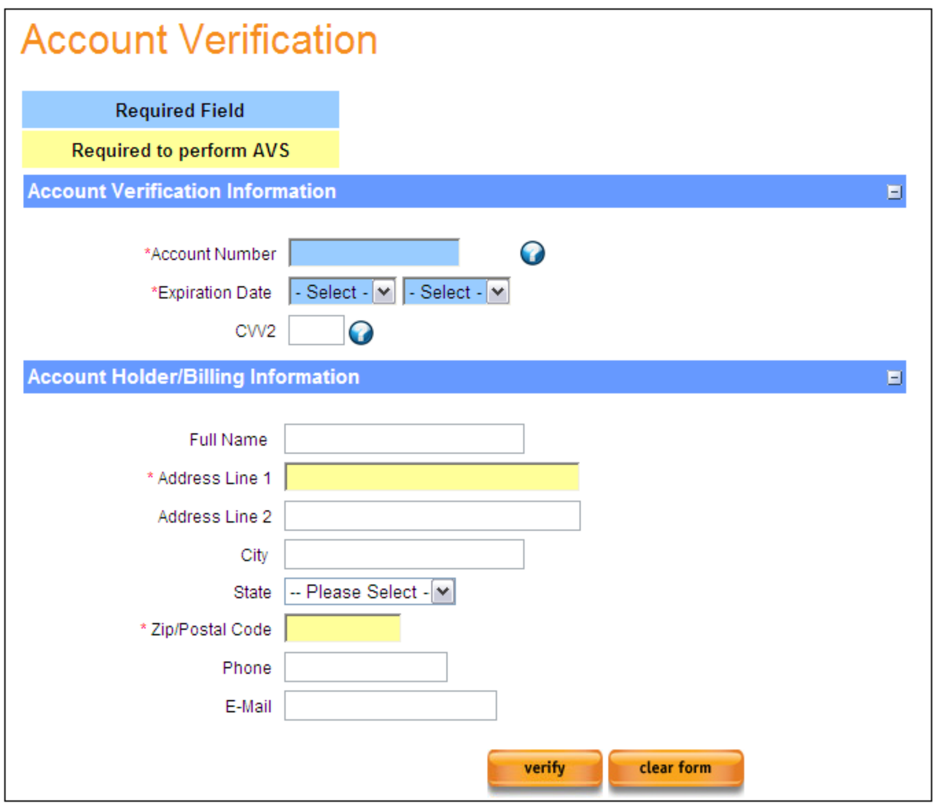
The Account Verification Authorization Request supports Expiration Date, CVV2/CVC2/CID and Address Verification validation.

Account Verification requests are supported by all major card brands; Visa, MasterCard, Discover and American Express

After all required fields are entered the **Verify** button can be pressed to perform the Account Verification.

If the CVV2/CID on the card is supplied, a CVV2/CID response will be provided on the response screen.

If AVS is supplied, an AVS response will be provided on the response screen.



Force Auth / Offline Sale

Access this by selecting **Transact > Force Authorization/Offline Sale** from the left navigation menu.

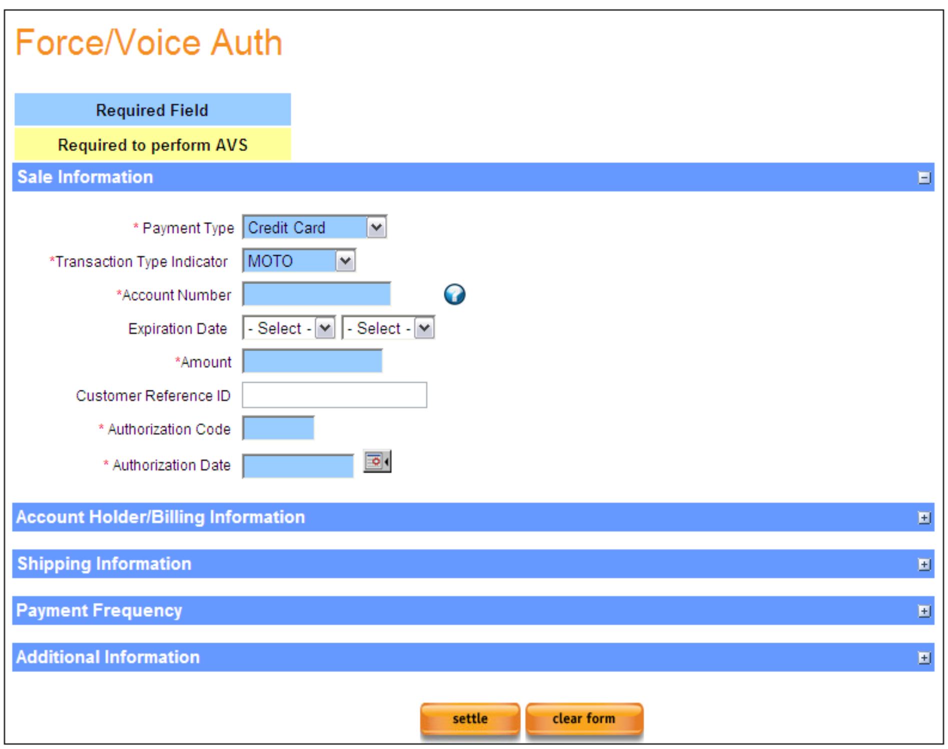
Authorizations received via telephone (also known as forced authorizations) can be entered in Transaction Express by using the Force Authorization transaction. To record a forced authorization, you will need the Authorization Code and Authorization Date received from the Voice Authorization number you called to gain the authorization.

The Force Authorization screen can be accessed by selecting Force Authorization under the Transact heading on the left navigation menu.

The Force/Voice Authorization screen is very similar to that of the sale screen. Required fields are noted by their color coding.

In addition, there are two additional fields required to process a Force/Voice Authorization:

- **Authorization Code—**This is the authorization code which was provided when the Voice Authorization number was called for this transaction
- **Authorization Date—**This is the date on which the Authorization code was provided.



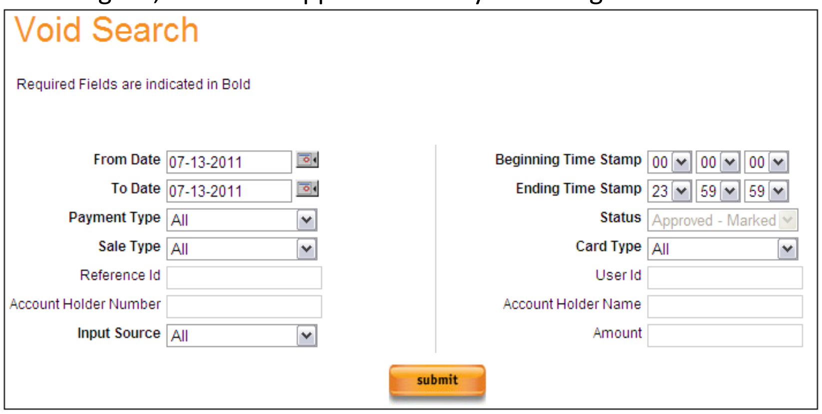
Once the required fields and any optional fields are completed, press the **Settle** button. This transaction is now queued up to settle with your daily batch.

Void / Void Search

Access this by selecting one of the following options: **Transact > Void** or **Report > Void Search** or **Refund > Void** from the left navigation menu.

Transactions which have not yet been settled can be Voided (Cancelled). In order to Void a transaction, it must first be identified. A Void Search is available for identifying transactions which can be Voided.

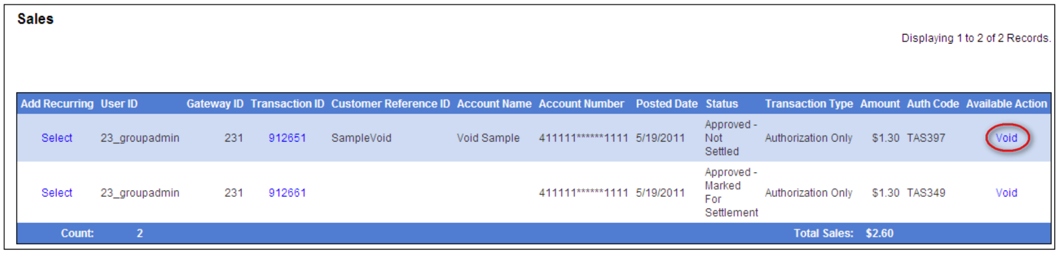
Once on this screen, you can customize your search to limit the results which are returned. For instance, if you have the Account Number for the transaction you are searching for, it can be supplied and only matching results will be returned.



Void Search Fields:

- **From Date and To Date** will specify the date range for which you are searching. These default to the prior days date.
- **Beginning Time Stamp** and **Ending Time Stamp** will allow you to drill down to a specific time range for the transaction you are searching for.
- **Payment Type** allows you to specify if you are searching for a Credit Card or Purchasing Card transaction.
- **Sale Type** allows you to select if you are searching for a Sale or for a Refund to Void.
- **Status** is defaulted and cannot be changed on this report. This will enforce that only Voidable transactions are returned.
- **Card Type** will allow you to search for a specific card type. This defaults to All and will return all card brands if not changed.
- **Input Source** allows you to search for transactions only submitted through a specific entry method, such as Virtual Terminal or Batch.
- **Reference ID** allows you to search for a specific Customer Reference ID which you have provided for a transaction.
- **Account Number** allows you to search for a specific account number used on a transaction.
- **User ID** allows you to search for a transaction by the User which processed it.
- **Account Holder Name** allows you to search for a transaction for a specific customer.
- **Amount** allows you to specify the dollar amount of the transaction you are looking for.

Once Submit on the Void search screen has been pressed, results matching your search criteria will be returned as shown below. In order to process a Void on one of the returned transactions, press the Void link (circled below) to begin the process.

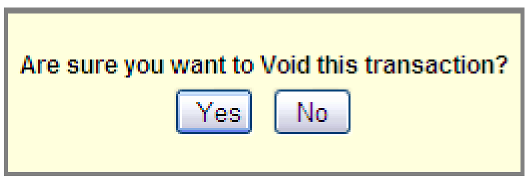

Sales

Displaying 1 to 2 of 2 Records.

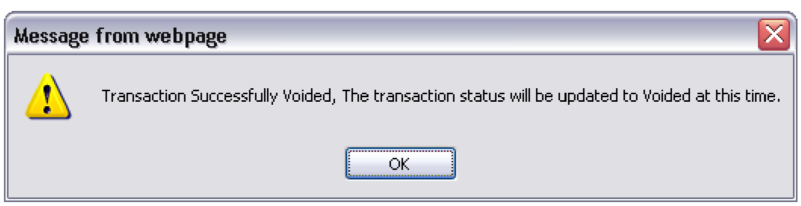
Add Recurring	User ID	Gateway ID	Transaction ID	Customer Reference ID	Account Name	Account Number	Posted Date	Status	Transaction Type	Amount	Auth Code	Available Action
Select	23_groupadmin	231	912651	SampleVoid	Void Sample	411111******1111	5/19/2011	Approved - Not Settled	Authorization Only	$1.30	TAS397	Void
Select	23_groupadmin	231	912661			411111******1111	5/19/2011	Approved - Marked For Settlement	Authorization Only	$1.30	TAS349	Void
Count:	2								Total Sales:	$2.60		

You will be routed to a transaction response page. Press the Void button at the bottom

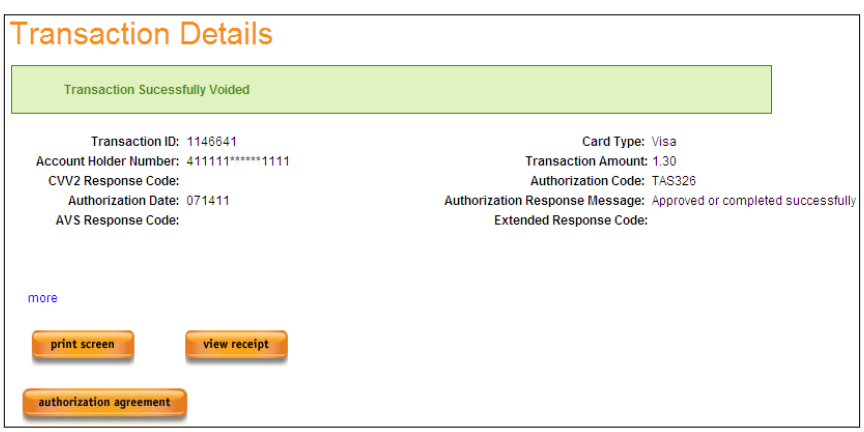
You will be prompted to confirm that you are sure you would like to void the transaction.



Pressing **No** will cancel the Void.
Pressing **Yes** will Void the transaction. The following message will display.



Clicking **Ok** will route you to a response page and will display a Transaction Successfully Voided message (as shown below).

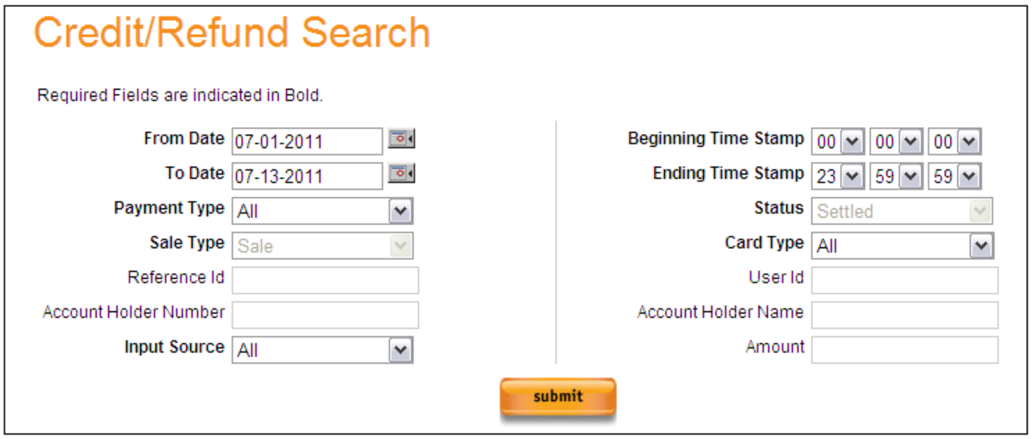


Credit / Refund

Access this by selecting one of the following options: **Transact > Credit/Refund** or **Refund >Credit/Refund Search** or **Reports > Credit/Refund Search** from the left navigation menu.

Transactions which have been settled can be Refunded. In order to process a refund, the originating transaction will need to be identified and the refund will be issued against that transaction.

Once on this screen, you can customize your search to limit the results which are returned. For instance, if you have the Account Number for the transaction you are searching for, it can be supplied and only matching results will be returned.



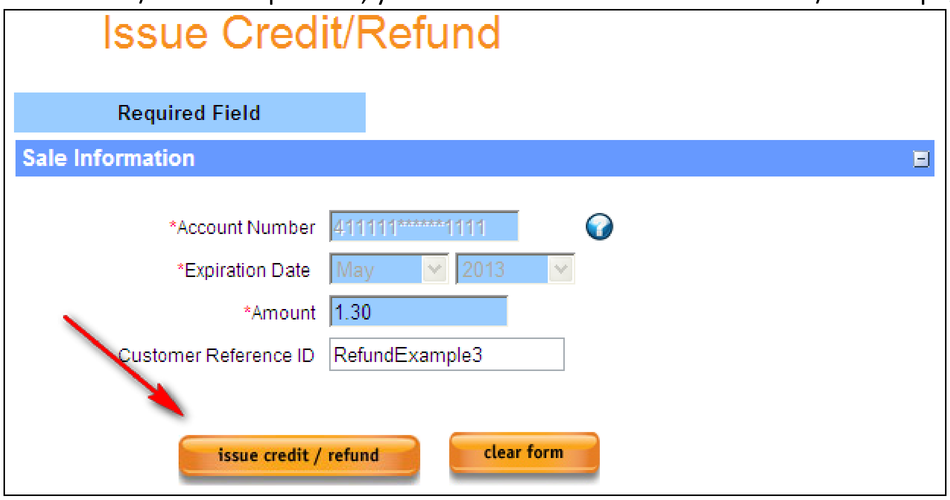
Credit/Refund Search Fields:

- **From Date and To Date** will specify the date range for which you are searching. These default to the prior days date.
- **Beginning Time Stamp and Ending Time Stamp** will allow you to drill down to a specific time range for the transaction you are searching for.
- **Payment Type** allows you to specify if you are searching for a Credit Card or Purchasing Card transaction.
- **Sale Type** is defaulted and cannot be changed on this report. This will enforce that only Sale transactions are returned.
- **Statu**s is defaulted and cannot be changed on this report. This will enforce that only Refundable transactions are returned.
- **Card Type** will allow you to search for a specific card type. This defaults to All and will return all card brands if not changed.
- **Input Source** allows you to search for transactions only submitted through a specific entry method, such as Virtual Terminal or Batch.
- **Reference ID** allows you to search for a specific Customer Reference ID which you have provided for a transaction.
- **Account Number** allows you to search for a specific account number used on a transaction.
- **User ID** allows you to search for a transaction by the User which processed it.
- **Account Holder Name** allows you to search for a transaction for a specific customer.
- **Amount** allows you to specify the dollar amount of the transaction you are looking for.

Once you have pressed Submit on the Credit/Refund search screen, results matching your search criteria will be returned as shown below. In order to process a Credit/Refund on one of the identified transactions, press the **Credit/Refund** link (circled below) to begin the process.

Add Recurring	User ID	Gateway ID	Transaction ID	Customer Reference ID	Account Name	Account Number	Posted Date	Status	Transaction Type	Amount	Auth Code	Available Action
Select	23_groupadmin	231	924521			411111******1111	5/24/2011	Settled	Authorization Only	$1.30	TAS039	Credit/Refund
Select	23_groupadmin	231	918481	RefundExample3		411111******1111	5/23/2011	Settled	Authorization and Settle	$1.30	TAS539	Credit/Refund
Select	23_groupadmin	231	918471	RefundExample2		411111******1111	5/23/2011	Settled	Authorization and Settle	$1.30	TAS538	Credit/Refund
Select	23_groupadmin	231	918461	RefundExample1		411111******1111	5/23/2011	Settled	Authorization and Settle	$1.30	TAS537	Credit/Refund
Count:	4								Total Sales:	$5.20		

Once Credit/Refund is pressed, you will be routed to the Issue Credit/Refund page.

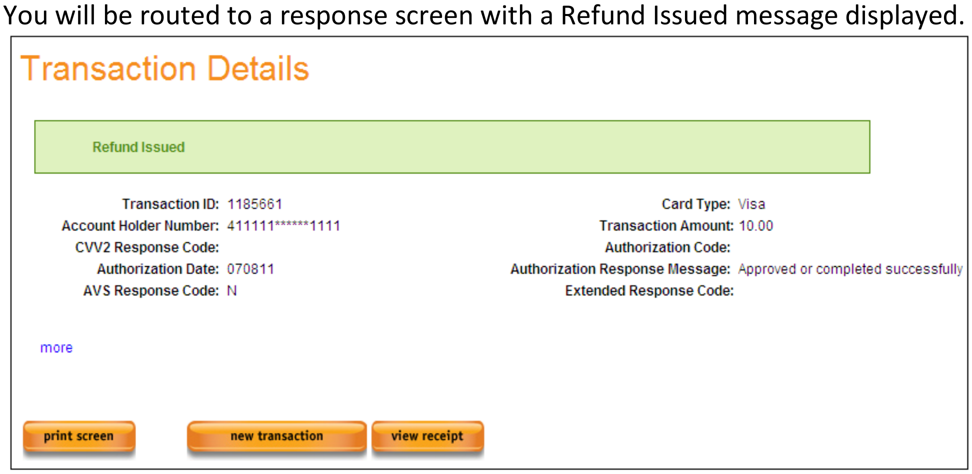


Amount you would like to refund can be modified on this screen. A transaction can be refunded for a lower Amount than the original transaction, but a refund for a higher Amount is not allowed.

A Customer Reference ID for a refund can be added.

Once the Amount has been confirmed, click **Issue Credit / Refund** to process the Refund transaction.

You will be routed to a response screen with a Refund Issued message displayed.



Section 5 – Reports

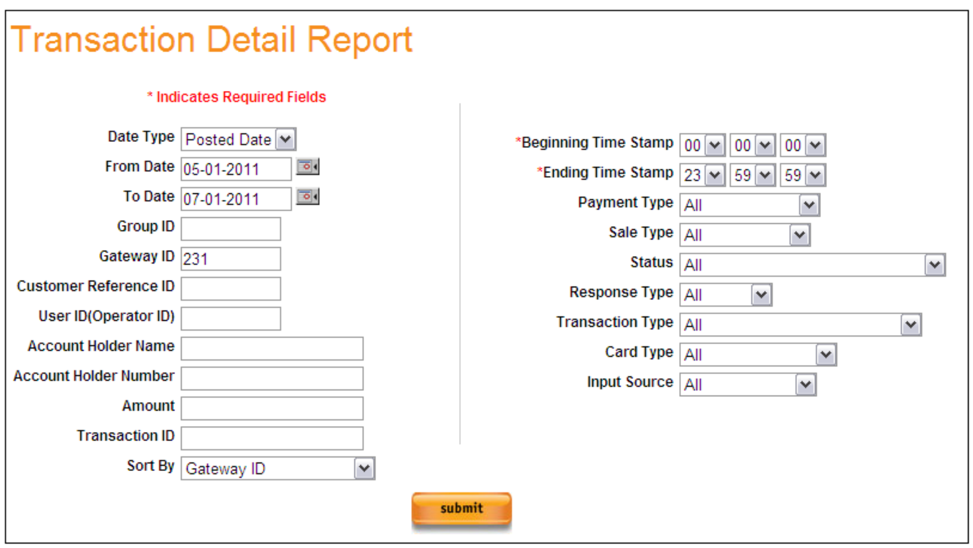
Transaction Detail Report

Access this by selecting **Reports > Transaction Detail Report** from the left navigation menu.

The Transaction Detail Report can be run by supplying any search criteria in the available fields and pressing the **Submit** button.

In addition to reporting on transactions, you can act on certain transaction using the "**Next Available Actions**" field. This field allows you to perform a Refund, a Void or Resubmit a transaction which was previously Declined.

The Transaction Detail Report has dropdown filters which allow you to specify the criteria for the group of transactions or the specific transaction you are looking for. In addition to these dropdowns, there are some free-form fields where you can enter specific data elements you are looking for on a transaction.



Transaction Detail Report - Read Only Fields

Group ID – This will display the Group ID # you used when you signed into Transaction Express. This value cannot be changed.

Gateway ID - This will display the Gateway ID # you used when you signed into Transaction Express. This value cannot be changed.

Transaction Detail Report – Free Form Search Fields

- **Customer Reference ID** – Enter a Customer Reference ID supplied with the original transaction to search for all transaction associated with that ID.
- **User ID** – Supply the User ID of the individual who processed the transaction you are looking for. Leaving this blank will return all Users.
- **Account Holder Name** – Enter the Account Holder Name used on the original transaction to search for all transactions associated with that name. Leaving this blank will return all Account Holder Names.
- **Account Holder Number** – Enter the entire account number you wish to search for to generate a report of all transactions associated with that account number. Leaving this blank will return all Account Numbers
- **Amount** – Enter the dollar amount of the transaction you are looking for. Leaving this blank will return all Amounts.
- **Transaction ID** – Enter the system assigned Transaction ID of the transaction you are looking for. Leaving this field blank will return all Transaction ID's.

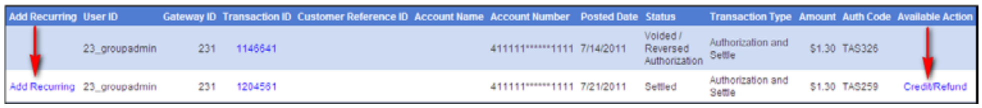
Transaction Detail Report – Dropdown Search Filters

- **Date Type –** There are 2 options for Date Type; Posted Date and Settled Date. Posted Date is the date which a transaction was entered into Transaction Express and Settled Date is the date which a transaction was settled.
- **Note:** If Settled Date is selected, only transactions which have been settled will be returned in the search results.
- **From Date –** Defaults to the previous day. This is the date your report will begin.
- **To Date –** Defaults to the previous day. This is the date your report will end.
- **Sort by –** This is the Primary Sort order your results will be returned in; your report can be resorted by clicking other columns once the report results are received
- **Payment Type –** This field allows you to specify the type of Payment you are looking for. Options include Credit Card and Purchasing Card. Leaving this set to All will return all Payment Types
- **Sale Type –** This field allows you to search for either Sales or Credits and Refunds. Leaving this set to All will return all Sales Types.
- **Status –** This field allows you to specify the Status of the transaction you are searching for. Options include Approved, Approved – Not Settled, Approved – Marked for Settlement, Declined, Voided / Reversed Authorization, Settled and Refunded. Leaving this field set to All will return all Statuses.
- **Response Type –** This field allows you to specify the Authorization Response Type for the transaction you are looking for. Options are Approved or Declined. Leaving this field set to All will return all Response types.
- **Transaction Type –** This field allows you to specify the Transaction Type you are looking for. This field includes Authorizations, Authorization & Settle, Authorization Reversals, Force / Voice Auth, Refund / Return, Blind Credit, Void, Authorization Resubmit, Account Verification, Account Verification with AVS, and Settle Transactions. Leaving this field set to All will return all Transaction -Types.

- **Card Type –** This field allows you to specify the Card Type you are looking for. Options include Visa, MasterCard, Discover, Diners, JCB & American Express. Leaving this field set to All will return all Card Types.
- **Input Source -** This field allows you to specify the Input Type of the transaction you are looking for. Options include Virtual Terminal, Batch, Online Post and Web Services. Leaving this field set to All will return all Input Sources.

Transaction Detail Report Search Results

After supplying any specific details into any of the fields described above (if any, they can all be left blank) you can press the **Submit** button to generate your report.



Add Recurring	User ID	Gateway ID	Transaction ID	Customer Reference ID	Account Name	Account Number	Posted Date	Status	Transaction Type	Amount	Auth Code	Available Action
	23_groupadmin	231	1146641			411111******1111	7/14/2011	Voided / Reversed Authorization	Authorization and Settle	$1.30	TAS326	
Add Recurring	23_groupadmin	231	1204561			411111******1111	7/21/2011	Settled	Authorization and Settle	$1.30	TAS259	Credit/Refund

- **Add Recurring –** Selecting this will allow you to add the Customer and Transaction information as a Recurring transaction.
- **User ID –** This will display the ID of the User who processed the transaction.
- **Gateway ID** – This will display the Gateway ID on which the transaction was processed.
- **Transaction ID** – This will display the Transaction ID assigned by the system.
- **Customer Reference ID** – This will display the Customer Reference ID you supplied for a transaction, if applicable.
- **Account Name** – This is the name on the account for the transaction processed.
- **Account Number** – This is the account number against which the transaction was processed.
- **Posted Date** – This is the date the transaction was entered into Transaction Express.
- **Status –** This is the current status of the transaction.
- **Transaction Type** – This is the type of transaction which was processed.
- **Amount** – This is the amount for which the transaction was processed.
- **Auth Code** – This is the authorization code which was supplied for the transaction
- **Available Action** – This displays the next available step (or action) for the transaction in question. A Settled transaction can be Refunded and an Authorized transaction can be Voided. This action can be performed directly from this report.

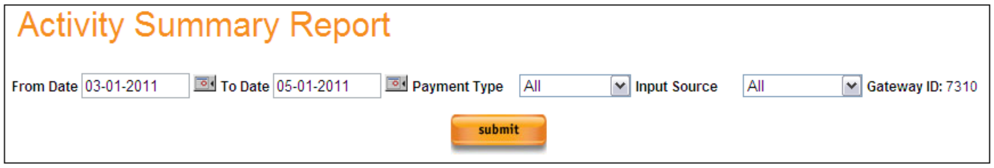
By clicking on the column header/name, most of these columns can be re-sorted.

Once the report output is presented, in the manner desired, it can be- Printed or Exported to a CSV or MS Excel format by pressing the buttons presented.

Activity Summary Report

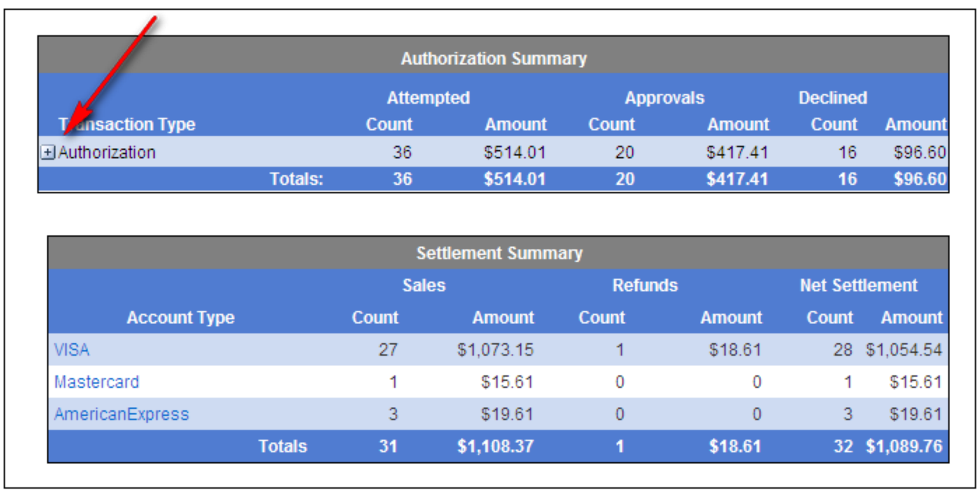
Access this by selecting **Reports > Activity Summary** from the left navigation menu.

The Activity Summary report summarizes all Activity on your account. This report will reflect both Approved and Declined transactions and will provide drilldowns by card type.



- **Payment Type** can be set to specify if you are searching for Credit Card or Purchasing Card.
- **Input Source** allows you to specify how the transaction was entered into the system. Options include Virtual Terminal, Web Services and Batch.

Set your search criteria and press **Submit** to have your report pulled. The Activity Summary will display in two sections, Authorization Summary and Settlement Summary. Both sections are summarized by Card Type. By clicking on the **+** the Authorization Summary section can be expanded and will summarize each Card Type on its own line.



Authorization Summary						
	Attempted		Approvals		Declined	
Transaction Type	Count	Amount	Count	Amount	Count	Amount
+ Authorization	36	$514.01	20	$417.41	16	$96.60
Totals:	36	$514.01	20	$417.41	16	$96.60

Settlement Summary						
	Sales		Refunds		Net Settlement	
Account Type	Count	Amount	Count	Amount	Count	Amount
VISA	27	$1,073.15	1	$18.61	28	$1,054.54
Mastercard	1	$15.61	0	0	1	$15.61
AmericanExpress	3	$19.61	0	0	3	$19.61
Totals	31	$1,108.37	1	$18.61	32	$1,089.76

The Authorization Summary section will display:

- Count of all Attempted Transactions
- Count of all Approved Transactions
- Count of all Declined Transactions

The Settlement Summary section will display:

- Count of Settled Transactions
- Count of Refunded Transactions

The Activity Summary report provides the ability to drill-down to the Detail level by clicking on the Card Type you would like to see the details for.

Click on a Card Type to drill-down

Authorization Summary						
	Attempted		Approvals		Declined	
Transaction Type	Count	Amount	Count	Amount	Count	Amount
Authorization	36	$514.01	20	$417.41	16	$96.60
VISA	28	$397.84	16	$382.19	12	$15.65
Mastercard	1	$15.61	1	$15.61	0	0
AmericanExpress	7	$100.56	3	$19.61	4	$80.95
Totals:	**36**	**$514.01**	**20**	**$417.41**	**16**	**$96.60**

Settlement Summary						
	Sales		Refunds		Net Settlement	
Account Type	Count	Amount	Count	Amount	Count	Amount
VISA	27	$1,073.15	1	$18.61	28	$1,054.54
Mastercard	1	$15.61	0	0	1	$15.61
AmericanExpress	3	$19.61	0	0	3	$19.61
Totals	**31**	**$1,108.37**	**1**	**$18.61**	**32**	**$1,089.76**

By clicking on a Card Type in either summary section, you will be routed to the Activity Summary Drill Down Report which is a Detail list of the selected Card Type transactions which are reflected in the summary (as shown below).

Next Available steps for these transactions are reflected in the Available Action column.

The Transaction Detail page for any of these transactions can be viewed by clicking on the Transaction ID.

Activity Summary Drill Down Result

- Format - export print

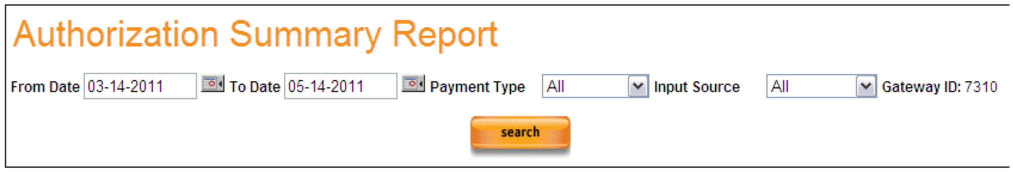
Dispalying 1 to 7 of 7 Records.

Transaction ID	Gateway Id	Customer Ref Id	Card Type	Account Name	Account Number	Expiration Date	Settled Date	Status	Amount	Auth Code Id	Available Action
102051	7310		AmericanExpress		373953*****1004	12 - 11	4/29/2011 12:00:04 AM	Settled	$1.00	AXS222	Credit/Refund
102041	7310		AmericanExpress		373953*****1004	12 - 11	4/29/2011 12:00:04 AM	Settled	$1.00	AXS223	Credit/Refund
102031	7310		AmericanExpress		373953*****1004	12 - 11	4/29/2011 12:00:04 AM	Settled	$17.61	AXS223	Credit/Refund
100901	7310		AmericanExpress		373953*****1004	12 - 11		Declined	$15.02		Resubmit
100891	7310		AmericanExpress		373953*****1004	12 - 11		Declined	$15.61		Resubmit
100881	7310		AmericanExpress		373953*****1004	12 - 11		Declined	$25.32		Resubmit
100871	7310		AmericanExpress		373953*****1004	12 - 11		Declined	$25.00		Resubmit
Count:	**7**							**Total Amount:**	**$100.56**		

Authorization Summary Report

Access this by selecting **Reports > Authorization Summary** from the left navigation menu.

The Authorization Summary report is similar to the Activity Summary report but will only reflect Authorizations, and will not include a Settlement Summary.



- **Payment Type** can be set to specify if you are searching for Credit Card or Purchasing Card.
- **Input Source** allows you to specify how the transaction was entered into the system. Options include Virtual Terminal, Web Services and Batch.

Set your search criteria and press **Submit** to have your report pulled. The Authorization Summary will display in three sections; Authorization Summary, Decline Summary and Decline Response Code Summary.

Authorization Summary								
	Attempted		Approvals		Declined		Summ Tota	
Account Type	Count	Amount	Count	Amount	Count	Amount	Count	A
VISA	27	$206.04	15	$190.39	12	$15.65	27	$
Mastercard	1	$15.61	1	$15.61	0	0	1	
AmericanExpress	7	$100.56	3	$19.61	4	$80.95	7	$
Totals	35	$322.21	19	$225.61	16	$96.60	35	$

Decline Summary						
	Soft Declines		Hard Declines		Summary Totals	
Account Type	Count	Amount	Count	Amount	Count	A
VISA	0	0	14	$31.95	14	
AmericanExpress	0	0	5	$98.56	5	
Totals	0	0	19	$130.51	19	$

Decline Response Code Summary															
		Visa		MasterCard		AmericanExpress		Discover		DinersClub		JCB		Summ Tota	
Response Code	Description	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	A
00	Approved or completed successfully	2	$16.30	0	0	1	$17.61	0	0	0	0	0	0	3	
05	Do not honor	12	$15.65	0	0	0	0	0	0	0	0	0	0	12	
91	Issuer or switch inoperative	0	0	0	0	4	$80.95	0	0	0	0	0	0	4	
Totals		14	$31.95	0	0	5	$98.56	0	0	0	0	0	0	19	$

The Authorization Summary section will display:

- Count of all Attempted Transactions
- Count of all Approved Transactions
- Count of all Declined Transactions

The two Decline Summary sections will display:

- Count of Soft Declines (declines generated by Response Code Monitoring settings)
- Count of Hard Declines (declines issued from the Card Issuing Bank)
- Itemized list of Decline Response Codes per Card Type

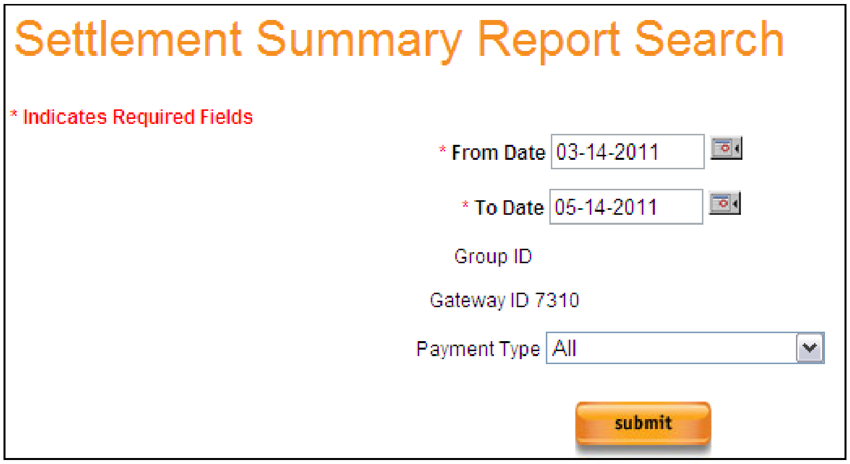
The Account Type in the Authorization section can be clicked to access the Activity Summary Drill Down Report for that Card Type.

The Decline Response Code can be clicked to access the Activity Summary Drill Down Report for that Response Code.

Settle Summary Report

Access this by selecting **Reports > Settlement Summary** from the left navigation menu.

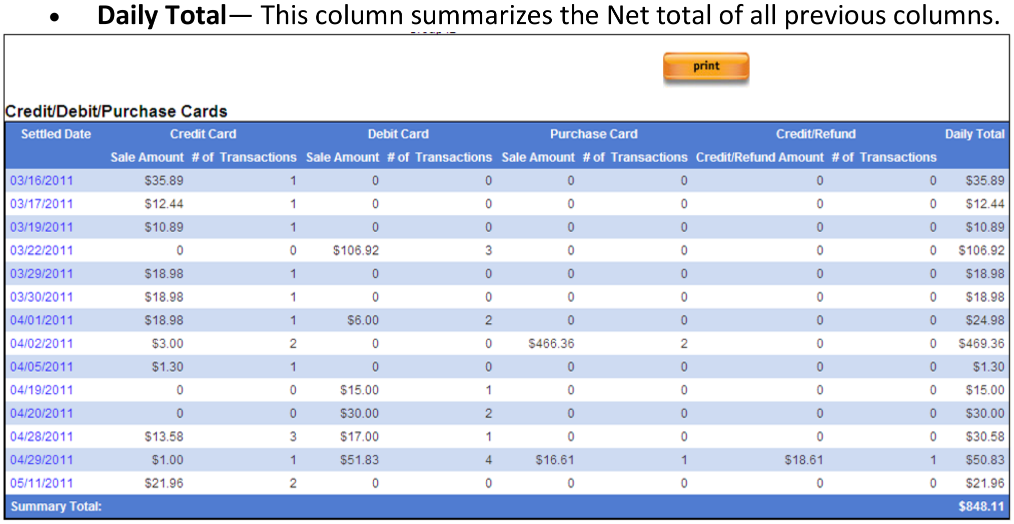
The Settlement Summary report will summarize settlement totals for each date within the timeframe of your search.



Press **Submit** to pull report results.

Once Submit is pressed, the report output will display as shown below.

- **Settled Date**— This reflects the date on which these transactions were Settled.
- **Credit Card**— This column itemizes the Total Sales amount and Number of Transactions for Credit Cards.
- **Purchase Card**—This column itemizes the Total Sales amount and Number of Transactions for Purchase Cards
- **Credit/Refund**—This column itemizes the Total Sales amount and Number of Transactions which were Refunds or Credits.
- **Daily Total**— This column summarizes the Net total of all previous columns.



print

Credit/Debit/Purchase Cards

Settled Date	Credit Card		Debit Card		Purchase Card		Credit/Refund		Daily Total
	Sale Amount	# of Transactions	Sale Amount	# of Transactions	Sale Amount	# of Transactions	Credit/Refund Amount	# of Transactions	
03/16/2011	$35.89	1	0	0	0	0	0	0	$35.89
03/17/2011	$12.44	1	0	0	0	0	0	0	$12.44
03/19/2011	$10.89	1	0	0	0	0	0	0	$10.89
03/22/2011	0	0	$106.92	3	0	0	0	0	$106.92
03/29/2011	$18.98	1	0	0	0	0	0	0	$18.98
03/30/2011	$18.98	1	0	0	0	0	0	0	$18.98
04/01/2011	$18.98	1	$6.00	2	0	0	0	0	$24.98
04/02/2011	$3.00	2	0	0	$466.36	2	0	0	$469.36
04/05/2011	$1.30	1	0	0	0	0	0	0	$1.30
04/19/2011	0	0	$15.00	1	0	0	0	0	$15.00
04/20/2011	0	0	$30.00	2	0	0	0	0	$30.00
04/28/2011	$13.58	3	$17.00	1	0	0	0	0	$30.58
04/29/2011	$1.00	1	$51.83	4	$16.61	1	$18.61	1	$50.83
05/11/2011	$21.96	2	0	0	0	0	0	0	$21.96
Summary Total:									$848.11

Clicking on a date in the Settled Date column will route you to the Transaction Detail Report itemizing the transactions for the date which was selected.

Transaction Summary Report

Access this by selecting **Reports > Transaction Summary** from the left navigation menu.

The Transaction Summary report will summarize transaction totals for each date within the timeframe of your search.

- **Payment Type** allows you to specify if you are searching for Credit or Purchasing Card transactions.
- **Status** allows you to search for transactions by their current status:
  - **All**— This will return all transactions, regardless of the current status
  - **Approved Not Settled**—This will return all Authorization Only transactions which have not yet been queued for settlement.
  - **Approved Marked for Settlement**—This will return all transactions which have not yet been settled. This will include Authorization Only transactions only if they have been Marked for Settlement from the Transaction Detail Report or the Settle by Date report.
  - **Approved**—This will return all Approved transactions.
  - **Declined**—This will only return transactions which were declined
  - **Settled**—This will only return transactions which have been settled
  - **Voided**—This will only return transactions which have been voided
  - **Refunded**—This will only return transactions which have been refunded. Blind Credits will also be reflected here, if applicable.

Once **Submit** is pressed, the report output will display as shown below.

print

Transaction Summary

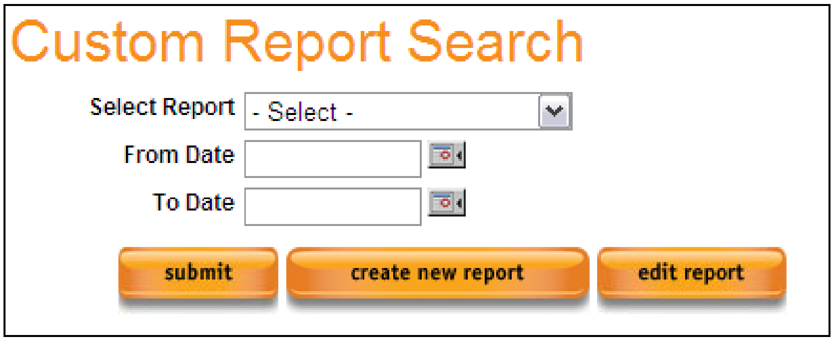
Posted Date	Sale		Credit/Refund		Daily Total
	Amount	# of Transactions	Sale Amount	# of Transactions	
05/17/2011	$10.89	1	0	0	$10.89
05/18/2011	$10.89	1	0	0	$10.89
05/20/2011	$10.74	2	0	0	$10.74
06/02/2011	$10.89	1	0	0	$10.89
06/07/2011	$10.79	1	0	0	$10.79
06/13/2011	$1.10	1	0	0	$1.10
06/21/2011	$10.89	1	0	0	$10.89
06/27/2011	$10.89	1	0	0	$10.89
06/30/2011	$10.00	1	0	0	$10.00
07/07/2011	$10.49	1	0	0	$10.49
07/11/2011	$0.04	5	0	0	$0.04
Summary Total:					$97.61

Clicking on a date in the Posted Date column will route you to the Transaction Detail report for the selected date.

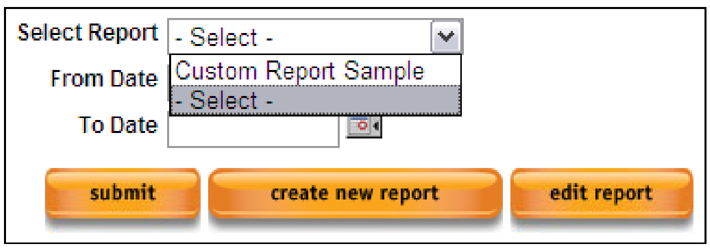
Custom Report

Access this by selecting **Reports > Custom Report** from the left navigation menu

The Custom Report will allow you to create a report with only the data elements you wish to be displayed.



Once a Custom Report has been created, you can select and run it from the "Select Report" dropdown shown above.



To run a Custom Report, select the report from the dropdown, specify a date range and press Submit.

To Edit a Custom Report, select the report from the dropdown and press Edit Report.

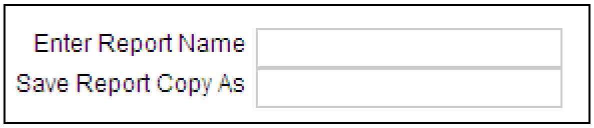
If you are accessing an existing Custom Report, it can be used as a template for a new Custom Report by using the Save Report Copy As box. Once a new name is provided and the Save Report button is pressed, a duplicate Custom Report with a new name will be added to your list.

The new report can now be modified by selecting Edit Report from the Custom Report Search screen once you select the report from the dropdown.

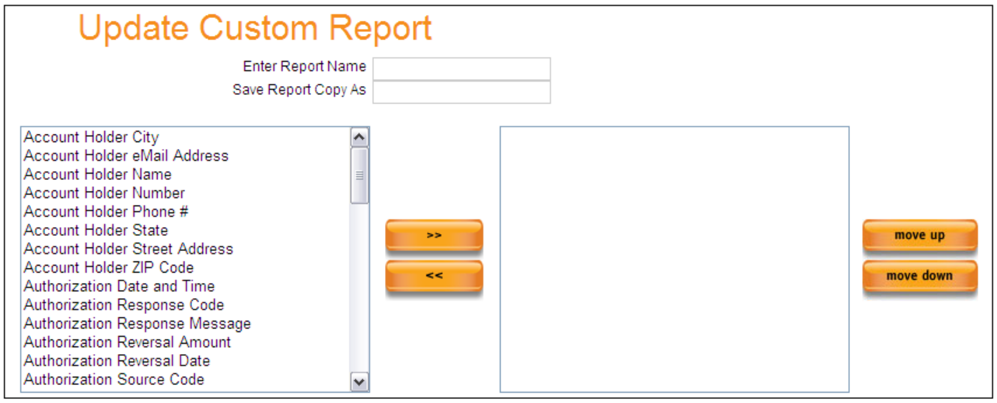
Once on the Update Custom Report screen, you can select the data elements which you would like reflected on your report. A list of available data elements are in the box displayed on the left. The list of data elements to be included in your report will display in the box on the right.

To create a new Custom Report, press Create New Report. You will be routed to the Update Custom Report screen.

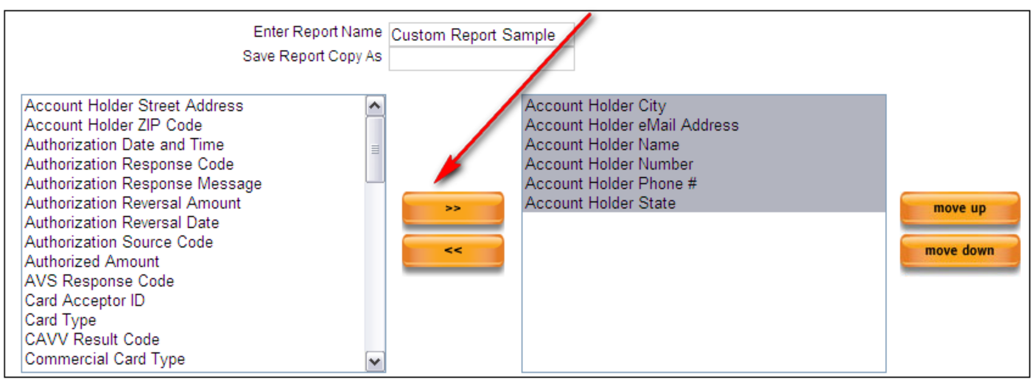
You will be able to name your Custom Reports by providing a name in the supplied field.



When creating a new Custom Report, the screen will display as shown below.



To create your Custom Report, pick the data elements you would like reflected and press the **>>** button to move them to the right, so your data elements are now reflected on the right, as shown below.



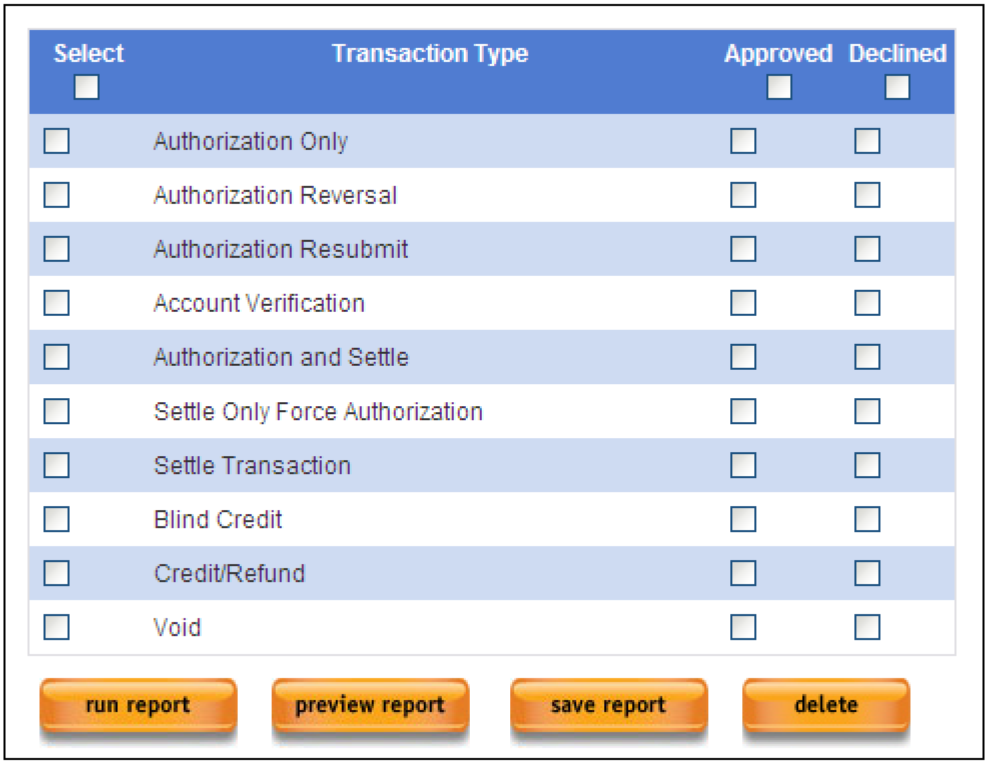
Any field in the right box can be re-ordered by selecting it and using the **Move Up** or **Move Down** buttons. The order of the columns on your report are set based on the order of the items in the right box.

Now that you have set the data elements which you would like reported, the Transaction Type and Transaction Status for this Custom Report can be configured.

The last step of creating a Custom Report is specifying the Transaction Type and Status which the report will include. Placing a check in any of the boxes below will indicate that matching transactions will be returned when this report is run.

The check-box on the left indicates that the transaction type will be reflected on the report.

The Approved and Declined check-boxes will specify if you would just like Approved, Declined, or Both returned on this report.



By clicking in the box included in the column header, each box in that column will be checked.

Once all data elements, transaction types and transaction statuses are selected, the Custom Report can be saved by pressing Save Report.

Custom Report Action Buttons:

- **Run Report** will run the report which you have selected
- **Preview Report** will show you a preview of the report you are creating or have created
- **Save Report** is used to Save a report once built or edited
- **Delete** can be used to delete a Custom Report you no longer have use for.

Section 6 – Recurring Management

Recurring Part 1 – Customer Management

Recurring Transactions

Recurring transactions require a Customer and a Wallet to be configured before a Recurring Payment can be set up.

There are the three parts to creating a Recurring Profile:

- Create Customer
- Create Wallet for Customer
- Create and Link Wallet to a Recurring Profile.

The Recurring Management section of this guide will introduce you to this process and will walk you through the first time configuration for a Customer, Wallet and a Recurring Transaction.

There are 2 types of Recurring transactions in Transaction Express:

- Auto Recurring transactions will automatically process based on billing criteria which you will supply in a Recurring Profile.
    - Auto-Recurring transactions will need a Customer, a Wallet and a Recurring Profile set up in order to be processed.
- Manual Recurring or "Wallet" transactions will process when you trigger a payment for the Customer and Wallet in question.
    - Manual Recurring transactions will need a Customer and a Wallet set up in order to be processed.

Customer Management

Access this by selecting **My Services > Recurring** or **My Services > Wallet.** You will be routed to the Customer Search screen.

The Customer Search Screen provides the ability to search for an existing customer and allows the addition of a new customer to your account.

Searching for an existing customer can be accomplished by supplying any of the following data elements:

- **Full Name:** This is the Full Name of the Customer when the Customer Profile was created.
- **Account Number:** This is the Account Number which was entered in a Wallet for an existing customer.
- **Customer ID:** The Customer ID which was assigned when the Customer was added to the system.
- **Wallet ID:** The Wallet ID which was assigned when the Wallet was added to the system.
- **Wallet Description:** The description you assigned to a Wallet when it was added to the system.
- **Customer Reference ID:** The Customer Reference ID you assigned to a

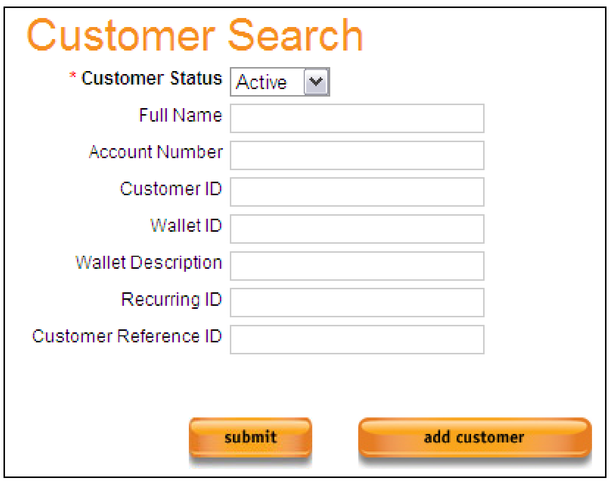
Recurring Profile when it was added to the system.

A wildcard character of * can be used to search any field listed above if you are unsure of the value you are searching for.

Wildcards:
A Wildcard character of * is allowed in most of the search fields in Transaction Express. If you only have partial information, a Wildcard search can be performed by supplying the portion of the data you are looking for led or trailed by an *. Once again, Most search fields in Transaction Express will allow a Wildcard search.
For example, by placing 4* in the Account Number field, all Account Numbers which begin with a 4 will be returned. If *4 is used, all Account Numbers with a 4 as a subsequent character will be returned (e.g. 4111111111111111 or 4111111111111114 respectively).

Customer Search

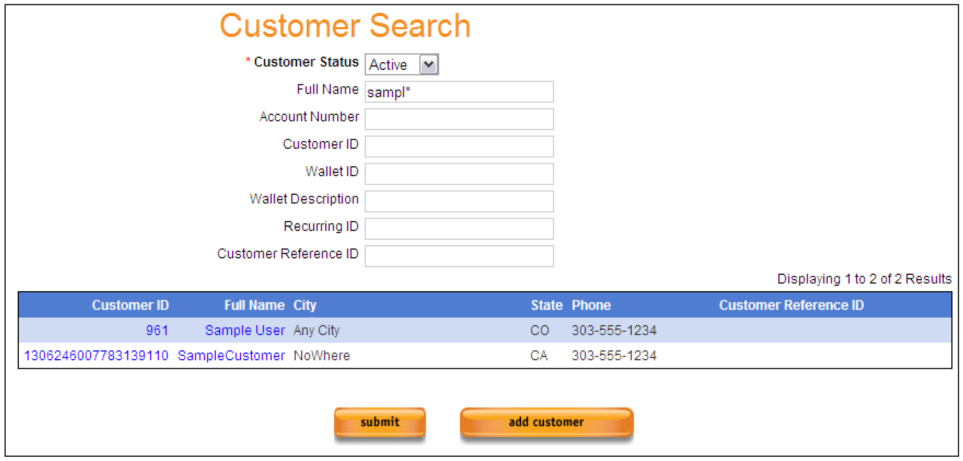
Customer Search Screen:



Pressing Submit will trigger a Search for existing Customers based on your criteria.

Pressing Add Customer will route you to a blank Customer Profile when you can set up a new Customer.

Customer Search with Matching Results:



The grid shown above reflects how the Customer Search will be returned. If you have existing Customers which meet your search criteria, they will display in a similar manner.

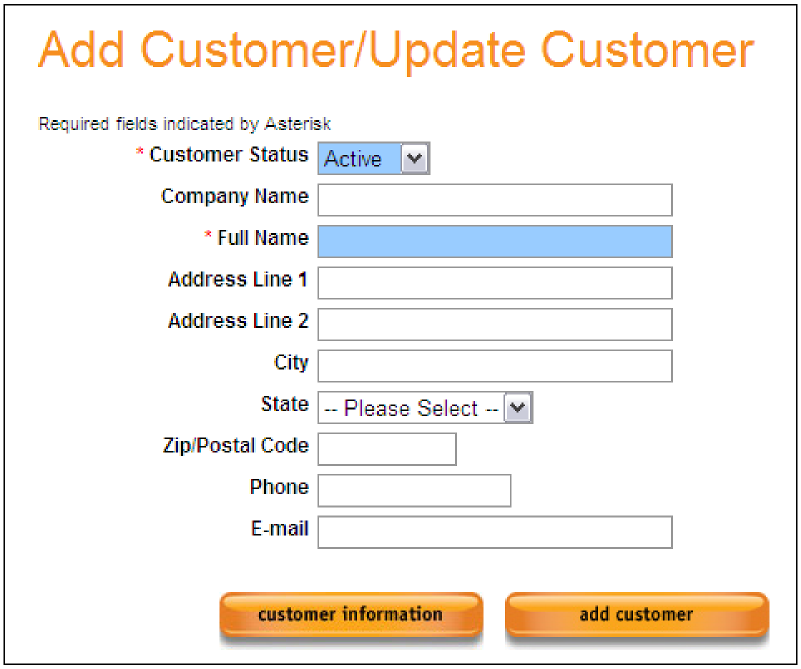
If there are no Customers which match your search criteria, a “No Results Found” message will return.

There are 2 fields which contain actionable links on the returned customer results:

Customer ID – This will route you to the Customer Information screen. From here you can view all Wallets and Recurring transactions which are configured for this Customer.

Full Name – This will route you to the Add/Update Customer screen. From here you can update the information saved with this Customer’s profile.

Add / Update Customer

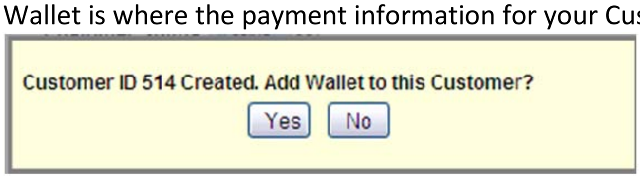


Fields highlighted in blue are required to add a Customer.

- **Customer ID** – This is a system assigned value when a Customer is created
- **Customer Status –** Required and defaults to Active. This indicates if a Customer is Active or Inactive. A Customer cannot be deleted, but can be switched to Inactive if no longer needed.
- **Company Name** – This is the name of your Customer
- **Full Name –** Required – This is the full name of your Customer
- **Address Line 1 –** This is the street address of your Customer
- **Address Line 2 –** This is the continued street address of your Customer
- **City –** This is the city of your Customer
- **State –** This is the state of your Customer
- **Zip/Postal Code –** This is the zip code of your Customer
- **Phone –** This is the contact phone number for your Customer
- **Email –** This is the email address of your Customer.

Once the required fields (and any others) are filled out press the Add Customer button. When you press Add Customer, you will be displayed a pop-up which will display the Customer ID assigned to your new Customer.

This pop-up will also prompt if you would like to add a Wallet to this Customer. The Wallet is where the payment information for your Customer will be saved.



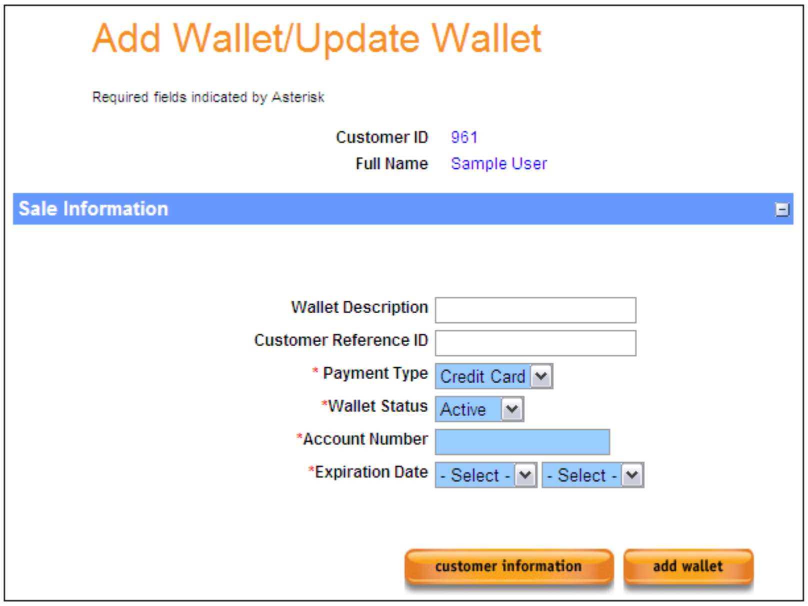
If **Yes**, you will be routed to the Add Wallet / Update Wallet screen (as shown in Part 2).

Recurring Part 2 – Wallet Management

Add / Update Wallet

A Wallet is where your Customer's payment information will be stored. All information saved in a Wallet is stored on our secure servers and once saved, the full Account Number will not be visible on the Wallet screen, protecting your Customer's payment data.

Add / Update Wallet screen:



After adding a Customer and being routed to the Add / Update Wallet screen, the Customer ID and the Full Name of the customer you are working on will display at the top of the screen.

Much like when adding a Customer, fields which are highlighted in blue are required fields to complete a Wallet set up.

Wallet Description – This will be the Name of the Wallet you are adding (e.g. Ben's Visa)
Customer Reference ID – This is a 50 character field in which you can place any information which will help you identify this Wallet in the future.
Payment Type – Required – Defaults to Credit Card. Additional options will include ACH selections once available.
Wallet Status – Required and defaults to Active. This indicates if a Wallet is Active or Inactive.
Account Number – Required – Credit Card Account Number.
Expiration Date – Required – Credit Card Expiration Date.

Once the Wallet information is provided, press add to save the Wallet information and associate it to your Customer.

When you press **Add**, a pop-up will display the Wallet ID assigned to the new Wallet.

This pop-up will also prompt if you would like to add a Recurring Payment to this Customer. The Recurring Payment is where the payment frequency information for your Customer will be saved.

If **Yes**, you will be routed to the Add Recurring Payment / Update Recurring Payment screen (as shown in Recurring Management Part 3). This is where Automatic Recurring Payment information can be set up.

If No, this Wallet set up is complete.

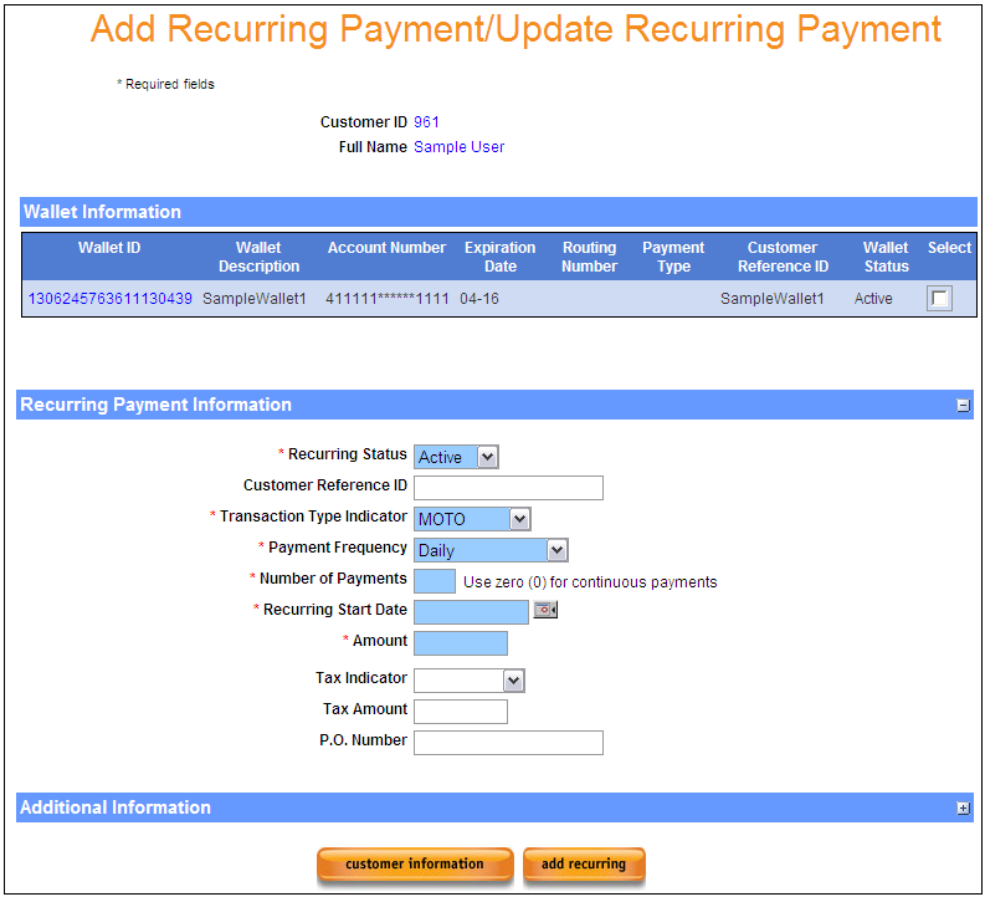
Now that there is a Wallet associated with your Customer, you can access it at any time to set up new Auto Recurring Payments or to trigger 1 time TC Wallet transactions.

Recurring Part 3 – Recurring Profile Management

Add / Update Recurring Payment

Now that you have both a Customer and a Wallet set up, a Recurring Profile can be added. A Recurring Profile combines information from the Customer, Wallet and Recurring Profile in order to process transactions automatically based on the timeframes which you specify.

Add Recurring Payment / Update Recurring Payment screen:



The Add / Update Recurring Payment screen is a summary of the information which is attached to the Customer on which you are working.

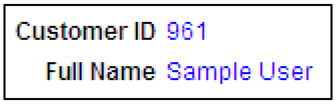
Clicking the **Customer Information** button will route you to the Customer Information screen.
Clicking on **Add Recurring** will add the Recurring Payment to this customer. All fields highlighted in blue are required.

The Add / Update Recurring Payment screen has three notable sections:

- Customer Information
- Wallet Information
- Recurring Information

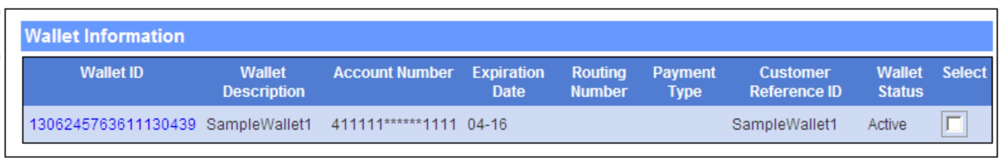
Here is the breakdown:

Customer Information:


Customer ID 961
Full Name Sample User

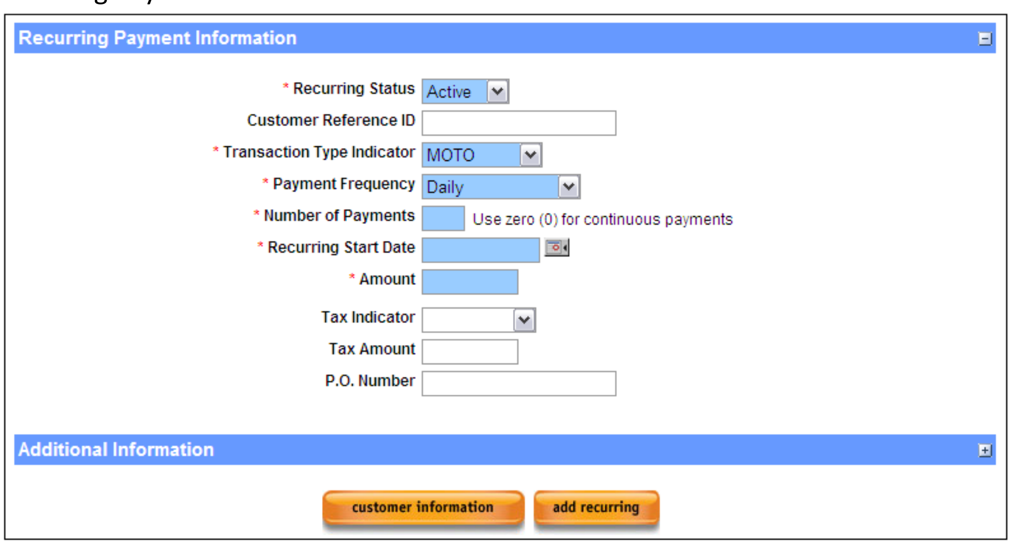
Customer Information will reflect the Customer which you have just added or the Customer you have selected.

Wallet Information:
Wallet Information will show you all Wallets, or payment methods, which have been added to this Customer. Each payment type will have a unique Wallet ID reflected.


Wallet Information

Wallet ID	Wallet Description	Account Number	Expiration Date	Routing Number	Payment Type	Customer Reference ID	Wallet Status	Select
1306245763611130439	SampleWallet1	411111******1111	04-16			SampleWallet1	Active	

Recurring Payment Information:


Recurring Payment Information
* Recurring Status: Active
Customer Reference ID
* Transaction Type Indicator: MOTO
* Payment Frequency: Daily
* Number of Payments — Use zero (0) for continuous payments
* Recurring Start Date
* Amount
Tax Indicator
Tax Amount
P.O. Number
Additional Information
customer information | add recurring

Much like when adding a Customer or a Wallet, fields which are highlighted in blue are required fields to complete a Recurring Profile set up. Each field is described in the Recurring Payment Information fields and usage section.

Recurring Payment Info Fields and Usage

Recurring Status – There are 3 statuses for Recurring Profiles:

- **Active** – Default - The Recurring Profile will continue to process until the terms of the transaction are met.
- **Inactive** – The Recurring transaction will not process until it is switched back to Active. This status can be used to stop a recurring transaction from billing for a couple of cycles.
- **Expired** – The Recurring transaction has processed all of its scheduled payments. Expired Recurring Profiles cannot be set to Active and a new Recurring Profile will need to be set up if additional payments for the Customer need to be processed.

Customer Reference ID – The Customer Reference ID will be pulled from the Wallet to which the Recurring Profile is linked. This value can be changed on the Recurring Profile.
Transaction Type Indicator – This indicates the Industry for which the initial Recurring payment was accepted:

- **RetailKeyed** – A Card Present transaction. The Customer presented their card for payment in a face-to-face environment, such as a storefront.
- **MOTO** – A Card not Present transaction. The Customer provided their card for payment over the phone or through the mail.
- **eCommerce** – An Internet transaction. The Customer provided their card for payment via Email or Website.

Payment Frequency – This flag specifies how often this Recurring Profile should process a payment:

- **Daily**
- **Weekly**
- **Bi-Monthly**
- **Monthly**
- **Every 4 Weeks**
- **Every 8 Weeks**
- **Quarterly**
- **Yearly**
- **Single Payment** (Primarily used for Future date transactions)

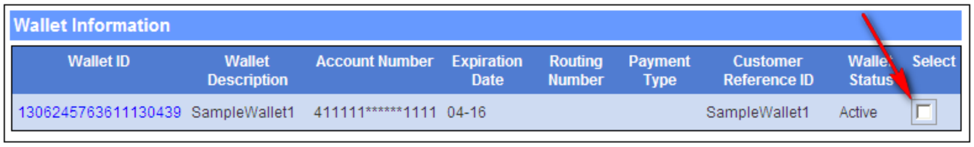
Number of Payments – This specifies how many times a Recurring Profile will process. Setting this to 0 (zero) indicates an ongoing charge with no expiration date.
Recurring Start Date – This is the date which the first payment of the Recurring Profile will process.
Amount – The Amount for which a Recurring Profile will process.
Tax Indicator – This is used for “Level 2” qualification commonly associated with Business Cards:

- **Taxable** – Indicates Tax was charged on this transaction.
- **Non-Taxable** – Indicates the product sold is not taxable.
- **Tax Exempt** – Indicates the customer is exempt from taxes.

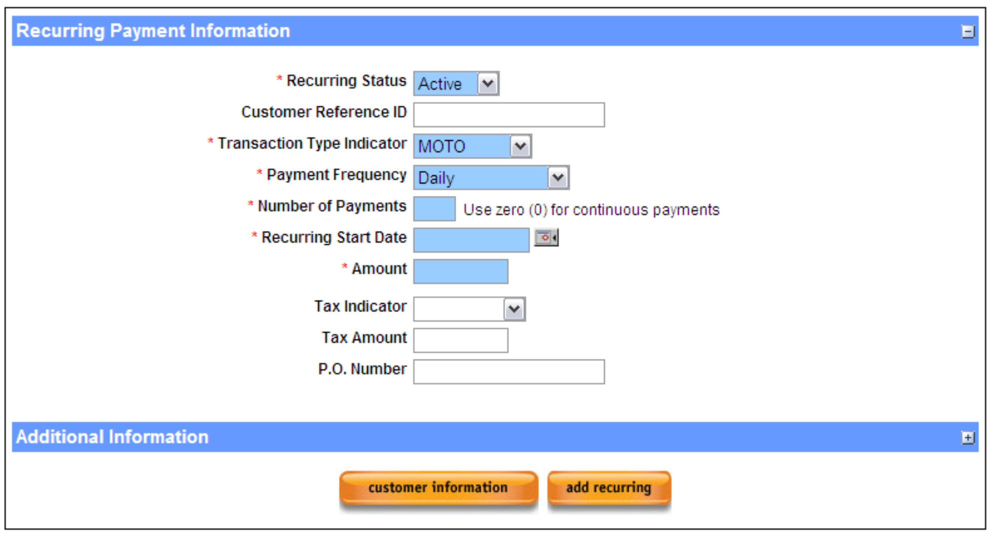
Tax Amount – This is used for “Level 2” qualification. The amount of tax which was charged on the transaction. The Tax Amount is NOT added to the transaction total specified in the Amount field. This value is for reporting and qualifications only. If Tax Indicator is set to Taxable, this field is required.
P.O. Number - This is used for “Level 2” qualification. If Tax Indicator is set to Taxable, this field is required.

Recurring Profile Set Up

In order to set up a Recurring Profile, the Wallet from which it will pull payment information will need to be specified.



By clicking in the "select" column, this is the Wallet which will be associated with the Recurring Profile. A Recurring Profile must have a Wallet associated with it in order for configuration to be finalized.
Once the appropriate Wallet has been selected, the Recurring Profile can be filled out.



Once all required fields have been completed, press the add button to save the Recurring Profile. A pop-up will display and show you the Recurring ID which was assigned. Press Ok to continue. You will be shown the Customer Information screen and the new Recurring Profile will be reflected.

The Recurring Profile will process a transaction based on the Payment Frequency and Recurring Start Date until the Number of Payments specified for the Profile is met. Once the Number of Payments has been met, the Recurring Profile will have its Status changed to Expired and the recurring profile will cease to process.

Important Note: If Number of Payments is not supplied or is set as 0, the transaction will be considered "infinite" and will continue to process until it is disabled or until the Number of Payments is updated.

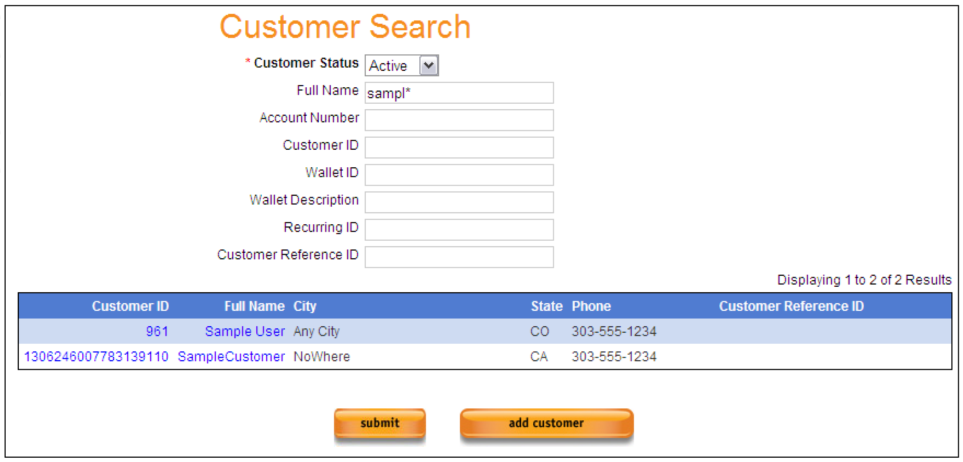
Recurring Part 4 – Manual Transaction

Manual Recurring Transaction Processing

A Manual Recurring transaction will not process until it is triggered to do so.
In order to process a Manual Recurring transaction, the Customer/Wallet you would like to bill will need to be identified.

To find your Customer profile click on Wallet or on Recurring under the My Services Tab from the left navigation menu. You will be routed to the Customer Search screen.

Use the available search fields to supply information about the Customer you are looking for and press submit. Any matching results will display as shown below.

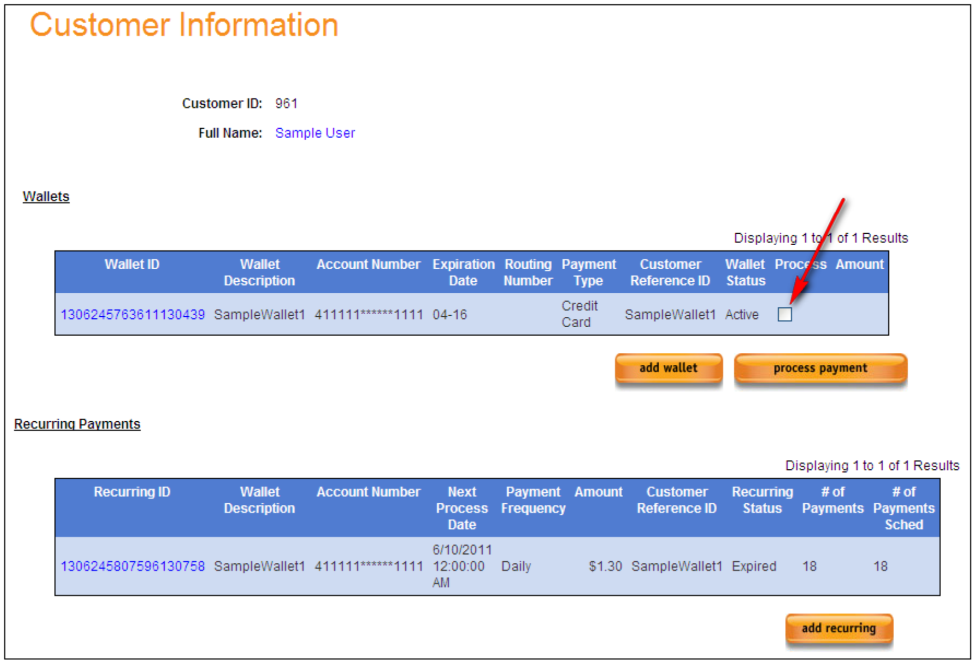


Click on the Full Name to be routed to the Add/Update Customer screen. From here, you can add additional Wallets and make any updates to the Customers information.

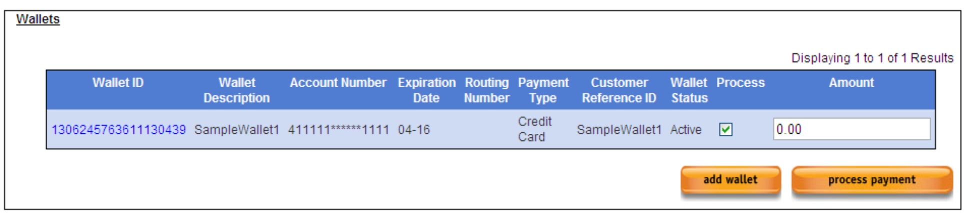
Click on the Customer ID to see the Customer Information screen for that Customer. The Customer Information screen will display all Wallets and Recurring Profiles attached to this Customer.

The Customer Information screen is where you will process the Manual Recurring transaction, as shown on the next page.

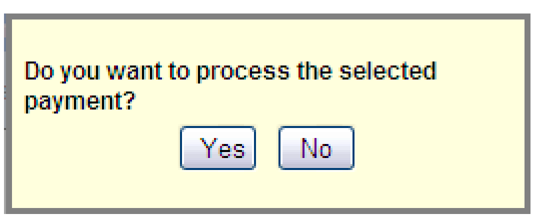
The Customer Information screen will show you all Wallets and Recurring profiles which have been set for this Customer.



In order to process a Manual Recurring transaction, select the "Process" box (shown above) and an Amount field will display.

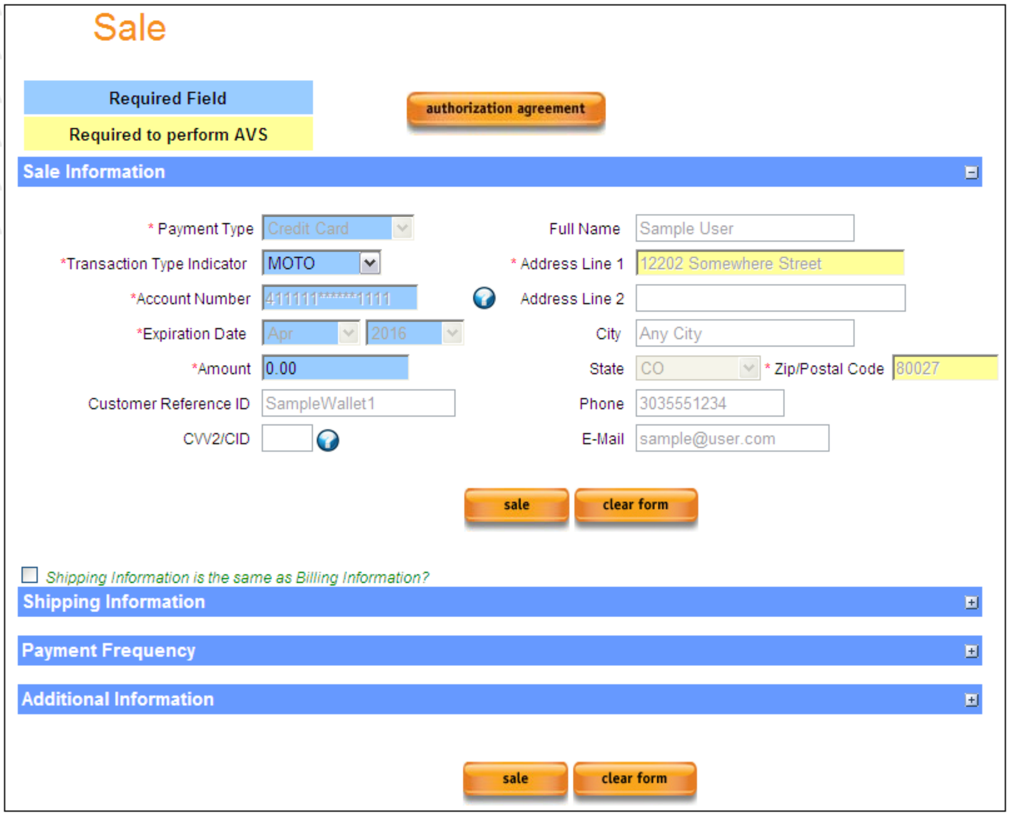


Provide an Amount for the transaction and then press the Process Payment button. You will be prompted if you would like to process the selected payment. Press Yes to continue to the Sale screen to finalize the transaction.



The Amount you provided on the Customer Information screen will carry over to the Sale screen.

Information which was populated from the Customer Profile and from the Wallet is not editable on this screen.



The Shipping Information, Payment Frequency and Additional Information sections can be filled out, if desired.

Press the **Sale** button to send the transaction for authorization.

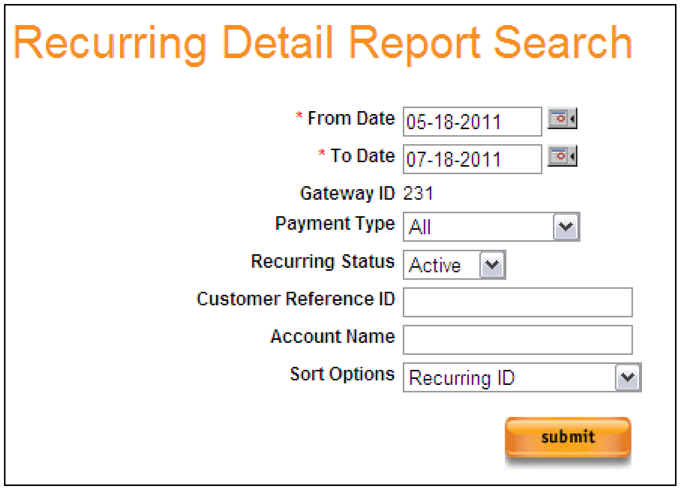
You will receive a Transaction Response showing if the transaction was Approved or Declined.

Recurring Part 5 – Recurring Reports

Recurring Reports – Recurring Detail Report

Access this by selecting **Reports > Recurring Detail** from the left navigation menu.

The Recurring Detail Report will pull a report of all Recurring Profiles and will report each of the times the Recurring Profile billed, and the results, within the specified timeframe.



Payment Type includes:

- **All**
- **Credit Card**
- **Purchase Card**

Recurring Status includes:

- **All**
- **Active**
- **Inactive**
- **Expired**

Customer Reference ID—This field allows you to provide the Customer Reference ID you are searching for. If provided, the report will only return results which match this Customer Reference ID. A Wildcard character of * is allowed in this field if you only have a partial value.
Account Name—This field allows you to provide Account Name you are searching for. If provided, the report will only return results which match this Account Name. A Wildcard character of * is allowed in this field if you only have a partial value.

Press **Submit** after all of your search criteria is set to return the results.

The Recurring Detail Report output is extensive:

	Recurring ID	Gateway ID	Customer Reference ID	Date Entered	Payment Type	Account Number	Expiration Date
>	1306245807596130758	231	SampleWallet1	5/24/2011	CreditCard	411111******1111	04-16
>	1306246110361113640	231	SampleCustomerWallet	5/24/2011	CreditCard	411111******1111	04-16

Routing #	Account Name	Next Processed Date	# of Payments	Payment #	Recurring Status	Amount
	Sample User	6/10/2011	18	18	Expired	$1.30
	SampleCustomer	5/28/2011	5	5	Expired	$1.31

Recurring Detail Report Output fields:

- **Recurring ID—**The system assigned ID for this Recurring Profile
- **Gateway ID—** The Gateway ID the Recurring Profile was set up on
- **Customer Reference ID—** The Customer Reference ID which was assigned to this Recurring Profile
- **Date Entered—** The date the Recurring Profile was added to Transaction Express
- **Payment Type—** Payment type for the transaction—Credit Card
- **Account Number—** The Account Number saved on the Wallet
- **Expiration Date**— The Expiration Date of the card saved in the Wallet
- **Routing Number**— Placeholder for Routing Number (ACH)
- **Account Name**— The Customer Name
- **Next Process Date**— The next date on which this transaction will process
- **# of Payments—**The Total Number of Payments this Recurring Profile is set to process
- **Payment #** — The Payment Number which was just processed on this Recurring Profile
- **Recurring Status**— Specifies if Recurring Profile is Active, Inactive or Expired
- **Amount—** The Amount for which this Recurring Profile will process

	Recurring ID	Gateway ID	Customer Reference ID	Date Entered	Payment Type	Account Number	Expiration Date	Routing #	Account Name	Next Processe
⌄	1306245807596130758	231	SampleWallet1	5/24/2011	CreditCard	411111******1111	04-16		Sample User	6/10/2011
>	1306246110361113640	231	SampleCustomerWallet	5/24/2011	CreditCard	411111******1111	04-16		SampleCustomer	5/28/2011

Transaction ID	Date Posted	Card Type	Payment Type	Account Number	Amount	Status	Response	User ID	Available Action
942111	5/30/2011	VISA	CreditCard	411111******1111	$1.30	Settled	Approved or completed successfully	RPE	Credit/Refund

By clicking on the arrow on the left, the Recurring ID selected will be expanded to show transaction detail information.

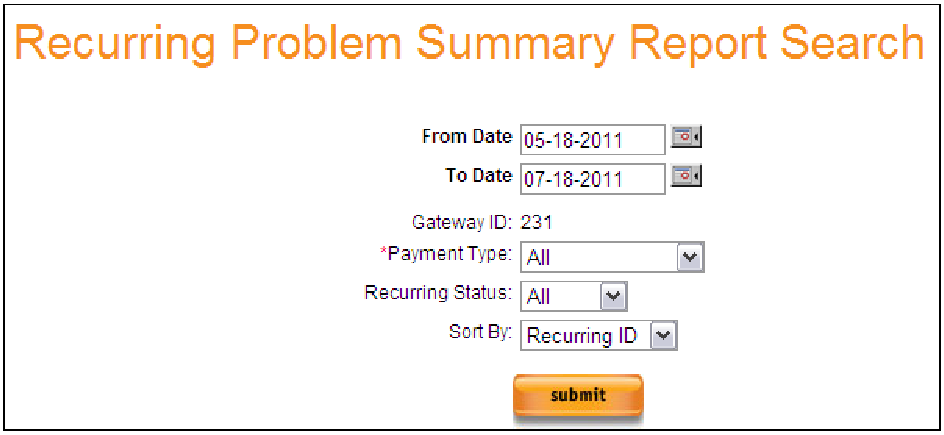
The Transaction ID can be clicked to be routed to the Transaction Details page for that transaction.

The Available Action (credit/refund in this example) can be clicked to perform the Next Available Transaction which is displayed in that column.

Recurring Reports – Recurring Problem Summary

Access this by selecting **Reports > Recurring Problem Summary** from the left navigation menu.

The Recurring Problem Summary report will list all Recurring Profiles which have been Declined when they attempted to process within the dates you specify.



Payment Type includes:

- **All**
- **Credit Card**
- **Purchase Card**

Recurring Status includes:

- **All**
- **Active**
- **Inactive**
- **Expired**

Press **Submit** after all of your search criteria is set to return the results.

Recurring ID	Gateway ID	Orignal Date Entered	Customer Reference ID	Payment Type	Account Number	Account Name	Expiration Date	Routing #	# of Payments	Payment #	# of Declines	Amount	Recurring Status
709	2120	3/17/2011	TtypePAE	PurchaseCard	371449*****2376		12-12		20	18	8	$1.01	Active
710	2120	3/17/2011	TtypePAM	PurchaseCard	371449*****2376		11-11		20	18	8	$1.01	Active
966	2120	4/22/2011	VVV04	DebitCard	411111******1111		12-12			89	8	$10.09	Active
967	2120	4/22/2011	VCE04	CreditCard	411111******1111		05-11			89	1	$10.09	Active
968	2120	4/22/2011	VDE02	DebitCard	411111******1111		06-11			89	1	$10.09	Active
969	2120	4/22/2011	VPI02	CreditCard	411111******1137		06-11			89	1	$10.09	Active
992	2120	5/17/2011	tt2	CreditCard	411111******1111		12-12		10	3	1	$10.01	Active
1306261115846152780	2120	5/24/2011	tt2	CreditCard	411111******1111		12-12			57	1	$10.01	Active
1306261505846113175	2120	5/24/2011	TTypetest1	CreditCard	411111******1111		12-12			57	1	$10.01	Active

Clicking on the **Recurring ID** will route you to the Recurring Profile for that customer.

Clicking on **Payment #** will provide a Recurring Transaction History Summary for the date range of your report.

Clicking on **# of Declines** will provide a Recurring Declined Transaction History. Once displayed, you will be able to Resubmit any of the transactions which were declined for a new Authorization attempt.

Payment Number output:

Recurring Transaction History Summary — Displaying 1 to 3 of 3 Results

Transaction ID	Date Posted	Next Process Date	Amount	Status	Response
1191051	7/18/2011	8/17/2011	$10.01	Settled	Approved or completed successfully
1191051	7/18/2011	8/17/2011	$10.01	Settled	Approved or completed successfully
998321	6/17/2011	8/17/2011	$10.01	Declined	Issuer or switch inoperative

Decline Number output:

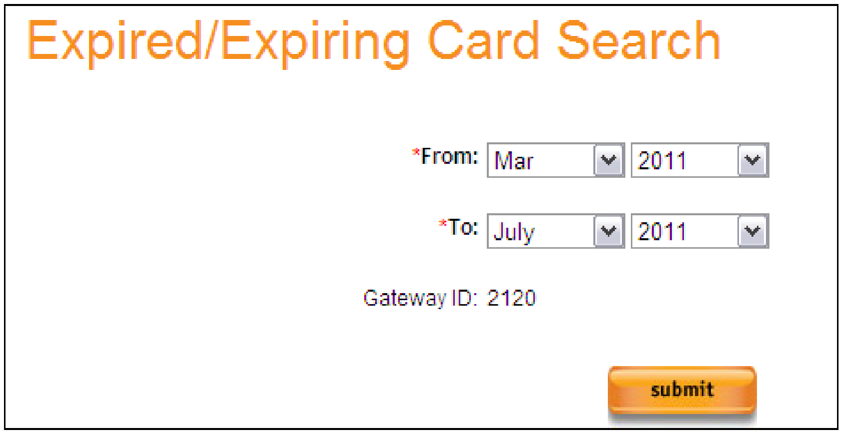
Recurring Declined Transaction History Summary — Displaying 1 to 8 of 8 Results

Transaction ID	Date Posted	Customer Reference ID	Account Number	Account Name	Expiration Date	Routing#	Amount	Response	Available Action
997601	6/17/2011				12-12		$10.09	Issuer or switch inoperative	Resubmit
923611	5/24/2011				12-12		$10.09	Invalid transaction	Resubmit
918181	5/23/2011				12-12		$10.09	Invalid transaction	Resubmit
917231	5/22/2011				12-12		$10.09	Invalid transaction	Resubmit
916291	5/21/2011				12-12		$10.09	Invalid transaction	Resubmit
913731	5/20/2011				12-12		$10.09	Invalid transaction	Resubmit
906271	5/19/2011				12-12		$10.09	Invalid transaction	Resubmit
904491	5/18/2011				12-12		$10.09	Invalid transaction	Resubmit

Recurring Reports – Expired Card Search

Access this by selecting **Reports >Expired Card Search** from the left navigation menu.

The Expired Card Report will identify and return all Customer Wallets which contain an Expired or Expiring Credit Card within the timeframe you specify for the search.



Set the From and To dates and press **Submit** to pull the report.
The **From date** may be up to 13 months prior to the current date.
The **To date** may be set up to 3 months in the future.

Report results will only return Expired or Expiring Cards which are included in an Active Wallet or Recurring Profile.

The Expired Card report will not reflect Expired Cards on Inactive or on Expired recurring Profiles.

- Format - export print

Displaying 1 to 3 of 3 Results

Wallet ID	Recurring ID	Gateway ID	Customer Reference ID	Account Name	Account Number	Expiration Date	Address	Zip/Postal Code
1547	969	2120	VPI02	Visa Customer	411111******1137	06-11	1 address	85284
1561	968	2120	VDE02	Visa Customer	411111******1111	06-11	1 address	85284
1562	967	2120	VCE04	Visa Customer	411111******1111	05-11	1 address	85284

The Wallet ID can be clicked on to be routed to the Add/Update Wallet screen.

The Recurring ID can be clicked to be routed to the Add/Update Recurring Payment screen.

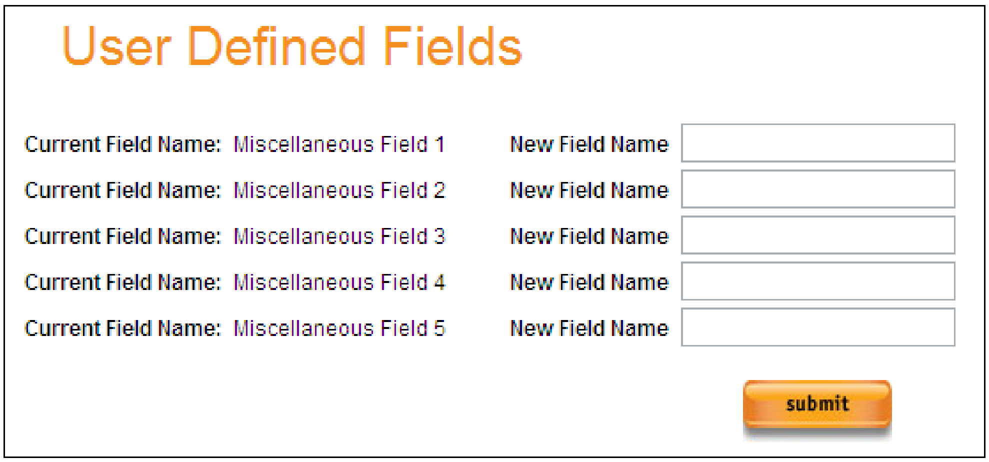
Section 7 – Account Settings

Account Settings – User Defined Fields

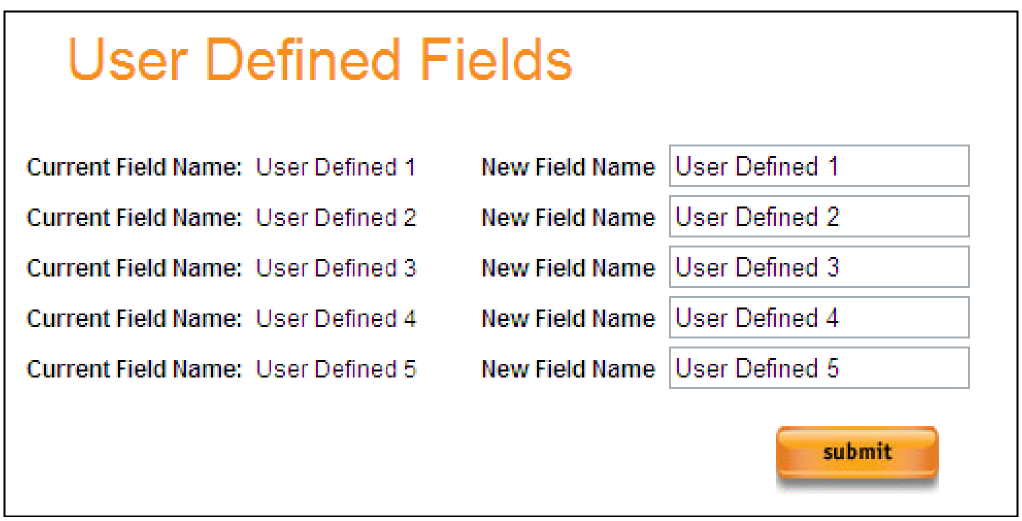
Access this by selecting **Admin > Merchant User Defined Fields** from the left navigation menu.

There are 5 User Defined Fields, or UDF's, available in Transaction Express. These fields can be renamed and will be available on transactions under the Additional Information section once they have been saved with new names.

User Defined Fields—Default name
Note—UDF's which have not been renamed will not appear on transaction screens.



User Defined Fields—Custom name
Note—UDF's which have been named will show up on transaction screens.



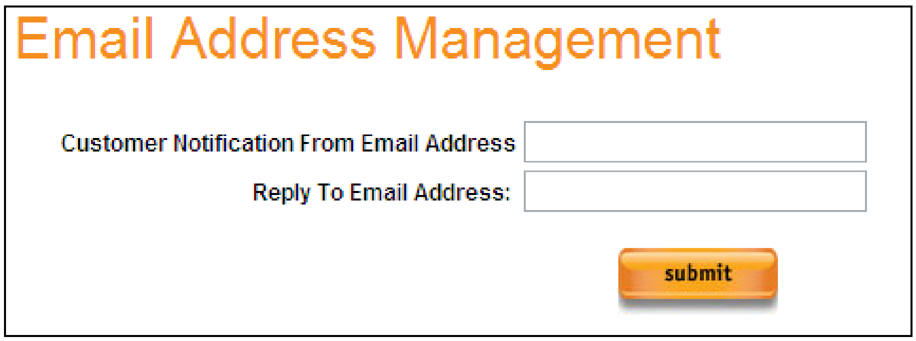
Supply a new name in the New Field Name field and press Submit in order to rename a UDF.

Account Settings – Email Notifications

To use Transaction Express Email Notification features, you must set up email addresses, select information to be included, and specify the conditions which determine when email notifications are sent. This guide will walk you through these steps.

Part 1 – Email Address Maintenance

Access this by selecting **Admin > Email Address Maintenance** from the left navigation menu.



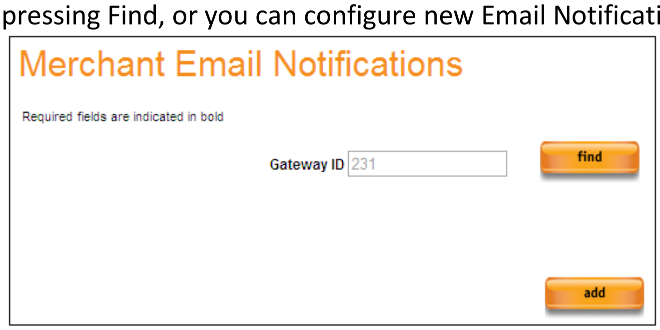
- **Customer Notification From Email Address** - Required - This is the Email Address the Email Notification will be sent from
- **Reply To Email Address** – Required – This is the email address the "Customer Email Notifications" to which replies will be sent.

Part 2 – Email Notification Configuration

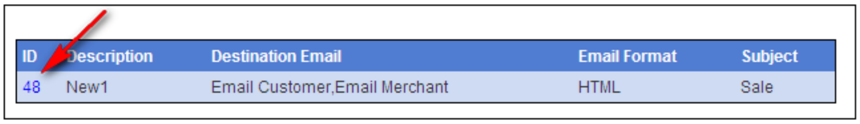
Access this by selecting **Admin > Email Notification** from the left navigation menu.

Once you have set Email Addresses, you will be able to set up new email notifications. These Notifications are sent when a transaction is processed and meets the criteria you have set.

From this page you can search for Email Notifications you have already set up by pressing Find, or you can configure new Email Notifications by pressing **Add**.



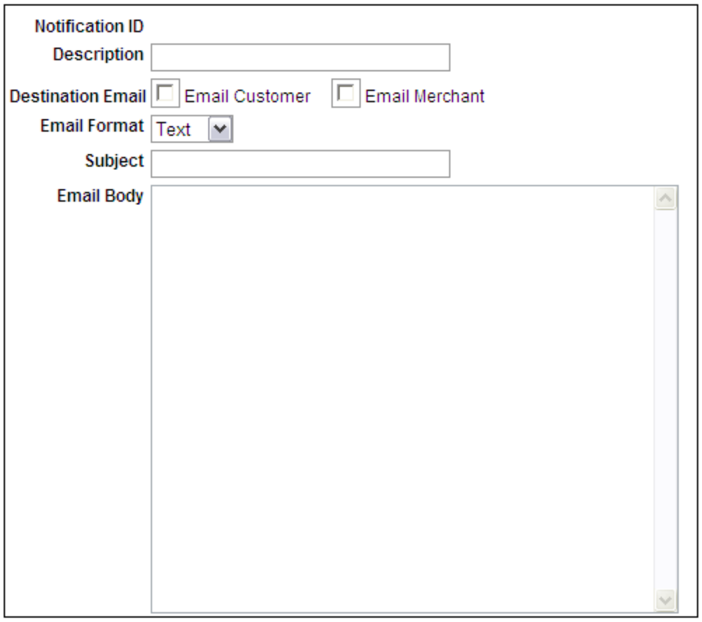
If Find is used, Existing Notification results will display in the following format:



ID	Description	Destination Email	Email Format	Subject
48	New1	Email Customer,Email Merchant	HTML	Sale

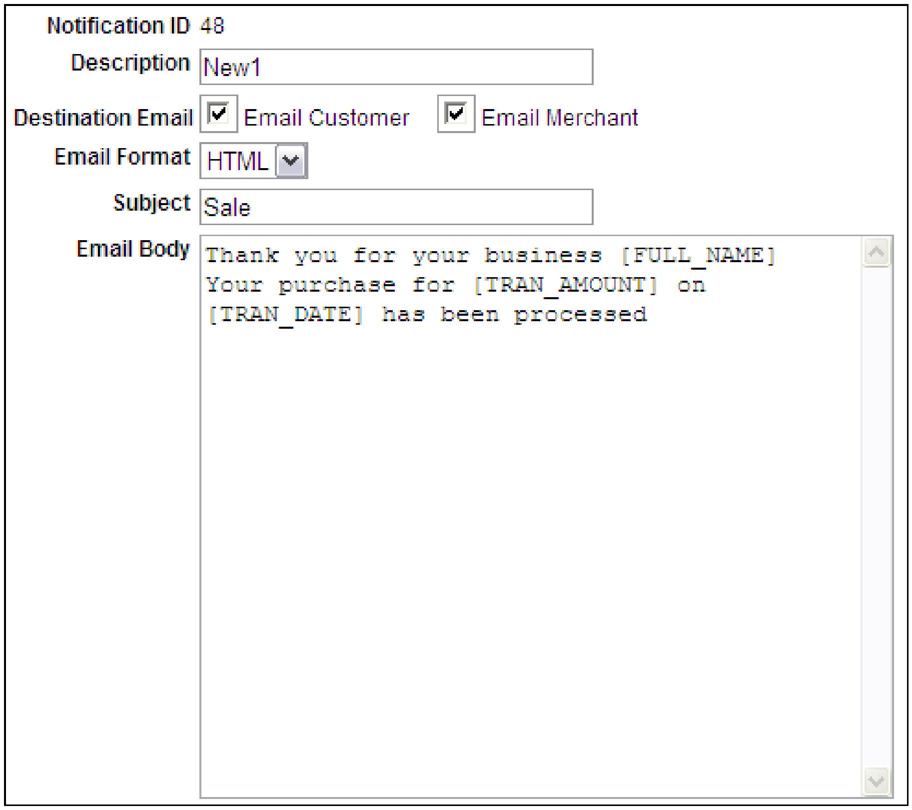
By clicking on the ID link, you will be routed to the Email Notification Management page for the selected Email Notification ID. Updates can be made to existing Email Notifications in this manner.

Blank Email Notification Management form:



- **Notification ID:** A system assigned identifier for the Email Notification set up.
- **Description:** This is your internal description (name) for the Email Notification in question.
- **Destination Email:** This specifies if an email is intended to be sent to the Cardholder/Customer or sent to your merchant email address or both.
- **Email Format:** This can be set to Text or to HTML.
- **Subject:** This is the Subject which will appear on the email notification which is sent.
- **Email Body:** This is where you will write your email notification. This is done with the use of text and data tags which will pull the appropriate transaction specific information into the Email Notification. Tags will be discussed later in this document.

Existing Email Notification Example:



The **Tags** shown above will pull in the specific data they are mapped to for your email notifications.

For example, when [FULL_NAME] is inserted into the Email Body, the Full Name of your customer provided on a transaction will populate where this **tag** is set in the email notification.

A full list of available tags are listed in the Tag Legend on the next page.

Email Notification Tag Legend

Tag Legend	Tag Name : Tag Description	
	[MERCHANT_ID] - Merchant ID	[AVS_RESULT_CODE] - AVS Result Code
	[USER_ID] - User Login ID	[AVS_RESULT_DESC] - AVS Result Description
	[TRAN_AMOUNT] - Amount	[CVV2_RESULT_CODE] - CVV2 Result Code
	[TRAN_DATE] - Transaction Date	[CVV2_RESULT_DESC] - CVV2 Result Description
	[TRAN_TIME] - Transaction Time	[MERCHANT_DBA_NAME] - Merchant DBA Name
	[FULL_NAME] - Customer Full Name	[SHIP_ADDR_LN_1] - Shipping Address Line 1
	[TRAN_NR] - Transaction Number	[SHIP_ADDR_LN_2] - Shipping Address Line 2
	[CUST_REF_ID] - Customer Reference ID	[SHIP_CITY] - Shipping City
	[PAN] - Primary Account Number	[SHIP_STATE] - Shipping State
	[AUTH_ID_RSP] - Authorization ID Response	[SHIP_ZIP_CODE] - Shipping ZIP/Postal Code
	[CARD_TYPE] - Card Type	[CUST_SVC_PHONE_NR] - Customer Service Phone Number
	[ADDR_LN_1] - Customer Address Line 1	[MERCHANT_PHONE_NR] - Merchant Phone Number
	[ADDR_LN_2] - Customer Address Line 2	[CLIENT_ID] - Client ID
	[CITY] - Customer City	[INTEGRATION_COMMENT] - Integration Comment
	[STATE] - Customer State	[SETTLEMENT_ID] - Registration Key
	[ZIP_CODE] - Customer ZIP/Postal Code	[ACCEPTED_CARD_TYPES] - Card Type
	[EXPIRY_DATE] - Expiration Date	

Any Tag listed above (including brackets) can be inserted into the Email Body of your email notification. Just copy and paste the tag name into the Email Body. In order for Tags to work properly, they must be inserted exactly as they appear on the Email Notification Screen.

For Example, in order to include the Transaction Amount in your email notification, the tag [TRAN_AMOUNT] (including brackets) should be inserted in the appropriate place in your email.

Email Notification Transactions

The final portion of an Email Notification is setting up the transactions type for which you would like an email to be sent when processed.

Approved will only send an email on Approved or Authorized transactions.

Declined will only send an email on Declined or Rejected transactions.

Both will send an email for both Approved and Declined transactions.

Transaction Definitions

Description	Approved	Declined	Both
Authorization Only	☑	☐	☐
Authorization & Settle	☑	☐	☐
Force/Voice Auth-Settle Transaction	☑	☐	☐
Credit/Refund	☑	☐	☐
Blind Credit	☑	☐	☐
Auto Recurring Payment	☐	☐	☐
ACH Debit Payment	☐	☐	☐
ACH Credit Payment	☐	☐	☐
Manual Recurring Payment	☐	☐	☐

NOTE: Auto Recurring Payment Notifications work a little differently than other transaction types in regard to notifications which are set up to “Email Merchant”.

Auto Recurring Payment Email Notifications will send you a link/URL to a Report within the Transaction Express Virtual Terminal which will provide a list of the Approved or Declined Auto Recurring transactions. Individual email notifications will still be sent if set up to “Email Customer” for Auto Recurring transactions.

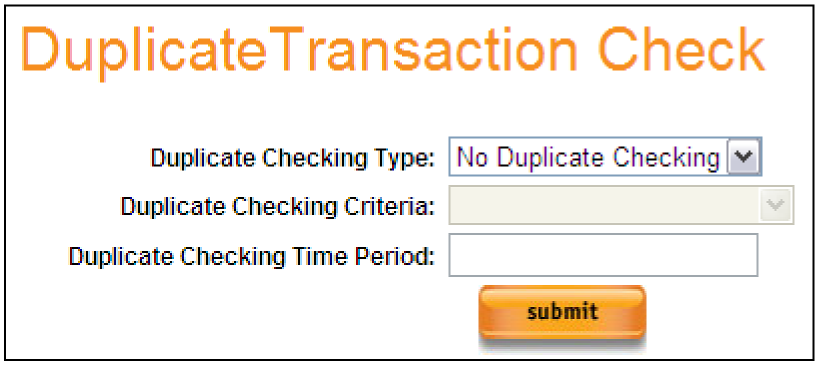
Additionally, when both Email Merchant and Auto Recurring Payment are selected, the email body will not be editable as the Email Notification you receive is pre-configured.

Any other transaction type can be set to email both “Merchant” and “Customer”.

Account Settings – Duplicate Transaction Check

Access this by selecting **Admin > Duplicate Checking Maintenance**

Duplicate Transaction Checking will monitor transactions and will decline any duplicates which are processed in the specified timeframe.



Duplicate Checking Type will default to No Duplicate Checking. Additional settings are:

- Credit Card Only
- ACH Only
- ACH and Credit Card

At this time, Credit Card only is the only available option if Duplicate Checking is activated.

Duplicate Checking Criteria will set the transaction data elements which are validated to determine if a transaction is a duplicate. Options include:

- PAN/Acct/Amt—This selection will validate the Payment Account Number and the Amount of the transaction.
- PAN/Acct/Amt/CustRefID—This selection will validate the Payment Account Number, Amount of the transaction and the Customer Reference ID which was assigned.

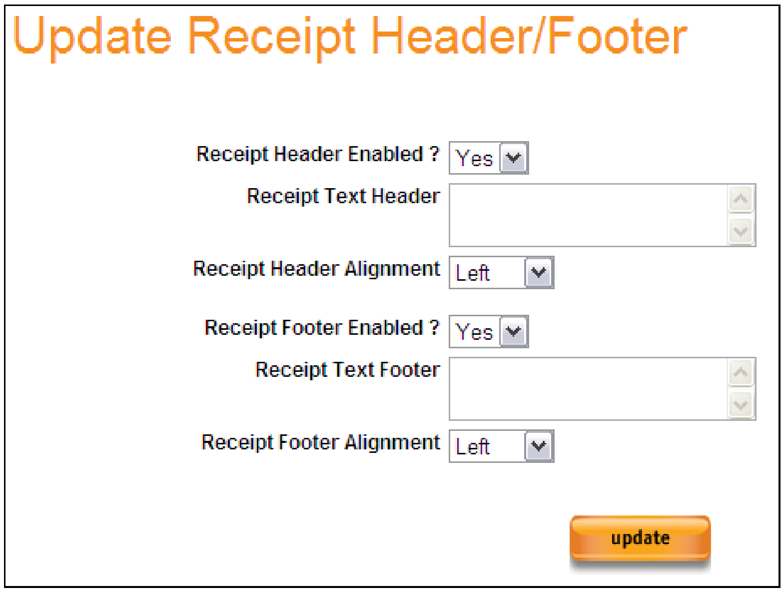
Duplicate Checking Time Period specifies the timeframe that you would like Duplicate transactions to be checked for and declined.

Duplicate Checking Time Period is in Seconds. The minimum time is 1 second and the maximum is 86400 seconds (24 hours)

Once all Duplicate Check options are set, press **Submit** to save your changes.

Account Settings – Receipt Header / Footer Customization

Access this by selecting **Admin > Receipt Header/Footer Customization** from the left navigation menu.



Receipt Header / Footer Enabled options:

- **Yes—**Indicates Custom Receipt Header / Footer is enabled.
- **No**—Indicates Custom Receipt Header / Footer is disabled.

Receipt Header / Footer Alignment Options:

- **Left—**Aligns the message on the left of the receipt.
- **Right—**Aligns the message on the right of the receipt.
- **Center—**Aligns the message in the center or the receipt.

Receipt Header Text:
This is where you will place the verbiage which will appear on your receipt header

Receipt Footer Text:
This is where you will place the verbiage which will appear on your receipt footer

Press **Update** to save the changes to your receipt header and footer. The text supplied will appear on all receipts until changed or disabled.